NATIONAL
NEW FLAT BACK SCRAP BOOKS

Patented June 7, 1910

Black Skiver Cloth Back and Corners,
Black Paper Sides

Number	Manilla Paper			Size
1024	Demy	4to	72 leaves	7½ × 10
1026	Royal	4to	72 leaves	10 × 12½
1028	Crown	Folio	72 leaves	10 × 15
1029	Crown	Folio	100 leaves	10 × 15

The New York Times.

AUG 12 '19

ANDREW CARNEGIE DIES OF PNEUMONIA IN HIS 84TH YEAR

Taken Ill at Shadow Brook on Friday, He Sinks Rapidly.

WIFE IS AT HIS BEDSIDE

Estate Estimated at $500,000,000, While His Benefactions Totaled $350,695,650.

STARTED AS A POOR BOY

Funeral to be Held Thursday in Lenox, but No Services In New York.

Special to The New York Times.

LENOX, Mass., Aug. 11.—Andrew Carnegie died at Shadow Brook of bronchial pneumonia at 7:10 o'clock this morning.

Mr. Carnegie was about his estate, apparently in his usual health, on Friday morning with Mrs. Carnegie and his daughter, Mrs. Roswell Miller. Friday evening he complained of difficulty in breathing, but seemed to have nothing worse than a cold.

On Saturday morning he felt fairly well and walked about his home, but during the day he seemed to grow weaker. Dr. Bruce Paddock of Pittsfield was summoned. He found the patient's temperature above normal with pneumonia indicated. He grew rapidly worse through Sunday, Dr. Paddock and trained nurses remaining with him constantly.

Mr. Carnegie was in his eighty-fourth year and two former attacks of pneumonia left him with little strength to resist this attack. Two years ago he was on the verge of death from double pneumonia. His exceptionally hardy constitution saved him at that time, but he came out of it with impaired vitality and had grown rapidly feebler since that time.

Of recent days the old man, who was a great lover of flowers, had been fond of being wheeled in a chair into his garden, where he passed many hours. He always wore in the buttonhole of his homespun sack suit a sprig of sweet verbena, which was his favorite plant. His flowers at his home in New York and at his Summer home have for several years been one of his main interests in life. Nothing meant so much to him, and, forgetting that others did not always share this passion, on one occasion he picked three splendid rhododendrons and presented them to a little boy when he intended to give the youngster a munificent reward for telling the servants in his New York home that he had accidentally locked himself in his own garden.

After his flowers, he found his chief enjoyment about the estate in trips on Lake Mahkeenac in his electric launch. His last trip was on Thursday, when he spent several hours on the boat. His love for the water had grown in recent years. Early in the season this year he was fishing constantly and took several good strings of fish from the waters which he had assisted in stocking.

He had not lost his interest in libraries. Recently he contributed to the Lenox Library a sum for installing handsome new fixtures in the building.

Mrs. Roswell Miller, his only child, had gone to her country place, Caradoc, at Millbrook, N. Y. On being notified that her father was very low, she and her husband, Ensign Miller, started at once for Shadow Brook, but did not arrive until after his death.

Mrs. Carnegie, who had been worn out by staying constantly with her husband during his illness, was prostrated and saw no one but her daughter and son-in-law. Many people from the villages near the Carnegie home called and left cards of condolence, and hundreds of telegrams of condolence came during the day from men all over the country who had been associated with the ironmaster during the years in which he built up his gigantic enterprises.

Mr. Carnegie had intended, it was said, to make a visit to Scotland early this year, and spend a time at Skibo Castle, of which he is Laird, but this plan was abandoned because of his health and because of government restrictions in Great Britain, which prevented his taking servants.

The funeral service will be conducted at Shadow Brook on Thursday morning at 11 o'clock by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mr. and Mrs. Carnegie had a pew, and the Rev. Dr. William Pelrson Merrill, pastor of the Brick Presbyterian Church of New York. The body will be taken on a special train to Sleepy Hollow, N. Y., for burial in a lot that Mr. Carnegie bought some years ago. No services will be held in New York City.

MANY VOICE TRIBUTES TO CARNEGIE'S GENIUS

Prominent Men Praise Him as Benefactor as Well as for His Industrial Achievements.

Prominent men throughout the country paid tribute to Andrew Carnegie yesterday when they heard of his death. The following are some of the tributes:

CHARLES M. SCHWAB.—It would be difficult for me to find words to express my love and admiration for Mr. Carnegie, my friend, partner, and associate for forty years. He was the greatest man I ever knew and he had a heart so filled with tender sentiment, especially with reference to his associates, as to make him beloved as well as admired by all those who came in business or social contact with him. He possessed the faculty of inspiring others to unusual efforts in a greater measure than any man I ever knew, and he always won by expressions of appreciation rather than criticism. The world has lost a great man and a great benefactor to humanity, and I have lost a greater friend than whom no man ever had.

JAMES B. CLEWS of Henry Clews & Co.—The death of Mr. Carnegie removes one of the greatest characters the world has ever known. In these days of labor unrest his career offers a fitting example of what can be accomplished by one commencing in the lowest station of life, when he possesses the necessary qualifications for rising in life and makes the most of his opportunities. Viewed from almost any standpoint it seems almost incredible that any one should have been able to start at the lowest rung of the ladder as a messenger boy and work himself up through various grades until finally he became the greatest manufacturer that the universe has ever seen. The name of Andrew Carnegie will last for many ages to come, not only, however, as the foremost iron merchant but for his great works of philanthropy for the benefit of mankind. Mr. Carnegie not only was a great moneymaker, but he was also a great spender in the right direction.

GEORGE W. PERKINS, Chairman of the Finance Committee of the Carnegie Foundation—I am deeply grieved to hear of Mr. Carnegie's death. He was a very great American, belonging to that class which after the war of '62 was quick to appreciate that we had a united country and a great opportunity. He grasped the new machinery which inventors placed in our hands at that time, and with them threw all his great mental energy into developing our country. When his active business career closed, with the same energy he gave a large percentage of his wealth to movements that he believed would help the people.

One of the last talks I had with him was about profit-sharing. He was most enthusiastic in his commendation of the steel corporation's profit-sharing plans, and expressed the belief that the principle of profit-sharing was destined to be a great factor in solving the existing problems between capital and labor.

THOMAS W. LAMONT of J. P. Morgan & Co.—Mr. Carnegie had extraordinary qualities which made him a notable figure on both sides of the Atlantic. He first achieved a great success in industry, a success which he shared liberally with his capable lieutenants, and then devoted his fortune and his energy to the causes of education and peace. His libraries spread over the English-speaking world, his foundation for the advancement of teaching, his aid to the causes of peace and Pan Americanism were wise gifts of enduring value and service.

JAMES BERTRAM, Secretary of the Carnegie Corporation.—Mr. Carnegie was my best friend. For twenty years I was intimately associated with him and his kindness was unfailing. I saw him for the last time a few months ago and in spite of his age I had no idea the end was so near.

Dr. CHARLES F. THWING, President of Western Reserve University, Cleveland, and Secretary of the Carnegie Foundation for the Advancement of Teaching.—Mr. Carnegie's death is a personal loss to thousands. These thousands include his "boys" who had been his associates in business and also the leaders in every department of life in America and England. Lord Morley and Sir Gilbert Parker were among his friends. His love for individuals was the expression of his love for all men. Out of this love sprang his great benefactions. He died poor, as it is said he wished to die, in the sense that he had given away the larger part of his fortune. He said to me after he retired from business, that he could have kept on and still made money by the millions, but he added: "Why not stop now?" He had the greatness to stop and to give. One great mark of his character and career was his wisdom in selecting his associates. The remark which he probably made, that he wished put on his tombstone the words: "Here lies a man so wise that he surrounded himself with men wiser than himself" is characteristic.

PLAN MEMORIAL SERVICES

Engineers' Society to Pay Tribute to Donor of Building.

At a meeting of the United Engineers' Society and the Engineers' Club, held in the Engineers' Society Building, in West Thirty-ninth Street, yesterday afternoon, action was taken in connection with the death of Mr. Carnegie. Committees were appointed to draw up resolutions and arrange for memorial services. The services will be attended by civil, mining, mechanical, and electrical engineers and will be held in the club house. The day and hour will be announced later.

The club house where the memorial services will be held is a gift of Mr. Carnegie to the engineers of the country. He subscribed $1,500,000 to have the structure erected and furnished in 1904.

PITTSBURGH MOURNS DEATH

Flags Lowered to Half Mast as Tribute to Carnegie.

Special to The New York Times.

PITTSBURGH, Aug. 11.—This city, where Andrew Carnegie laid the foundation for his steel business, today paid tribute to the dead philanthropist. Immediately after reading of Mr. Carnegie's death Mayor E. V. Babcock ordered all flags in Pittsburgh lowered to half mast. At the Carnegie Institute plans were made to drap the buildings with crêpe, in respect to the benefactor. At the steel mills which bear his name preparations were made to suspend work, and other institutions in which he was interested planned similar action.

Mourn Passing of Benefactor.

ALTOONA, Penn., Aug. 11.—Hundreds of veteran employes, now retired by the Pennsylvania Railroad Company, and who once worked on the Pittsburgh Division when Andrew Carnegie was Superintendent, are mourning the passing of their former leader. Many of these pioneer railroaders received a pension of $25 monthly from the dead philanthropist. Carnegie resided in this city for two years, making his home with his mother.

Lotos Club Puts Flag at Half Mast.

In memory of Andrew Carnegie, the flag was placed at half-mast at 110 West Fifty-seventh Street, over the building of the Lotos Club, which had frequently entertained Mr. Carnegie and of which he was a life member.

AUG 12 19

ANDREW CARNEGIE.

In the old Fifeshire burgh of Dunfermline, birthplace of Charles I., the loser of a kingdom, a boy was born who was to win a kingdom, to become the head of the master industry of iron and steel in the United States. He was born to good fortune in a poor cottage. He inherited nothing but poverty and health, capacity to work and to take advantage of every opportunity. A merciless new industrial force, the power of steam, drove his father, a master hand-loom weaver, out of business, the whole family out of Scotland. At twelve the boy who fifty years later was to scatter hundreds of millions for beneficent and fruitful objects as gayly and easily as pearls and diamonds fall from the lips of princesses in fairy stories was earning $1.20 a week as a bobbin boy. He got up early and he worked late. He worked in a cotton factory. He learned to be a telegrapher, and felt himself to be passing rich on $25 a month. He showed his mettle when he was clerk and operator to TOM SCOTT of the Pennsylvania Railroad.

After a railroad accident he telegraphed orders on his own responsibility. He showed his quickness and soundness of judgment, his talent for administration, his swift grasp of a situation. From that moment we feel that his fortune was made. Slowly at first. He saved. He made prudent investments on the advice of judicious friends. All his life he was singularly successful in acquiring helpful, useful, and distinguished friends.

While Mr. CARNEGIE is not to be reckoned in the Baconian sense among the "founders" of industrial "empire," men like BESSEMER and SIEMENS, his extraordinary gift of organization, his ability to discover and promote able lieutenants, enabled him to carry out on a grand scale the great revolutionary and creative newly discovered processes. Moreover, he had that imagination that is found in so many makers of mighty fortunes as in the makers of novels and dramas and epics. He saw iron bridges when wood was the universal pontifical material. Somewhat over fifty years ago he saw that the English railways were laying steel rails in place of iron, thanks to the Bessemer process, which he brought to Pittsburgh. He saw the immense demand there would be for iron and steel products in a country whose population was certain marvelously to increase, whose agriculture and communications and manufactures and trade were even then in a primary stage of development. Coke, iron ore, iron and steel, he got, assembled, produced, adding establishment to establishment in the most efficient, economical, and best organized methods. If the rebate system on the railroads and the protective tariff—which he despised, even if it augmented his fortune — were windfalls upon the path of his prosperity, his genius as an organizer and as a chooser of men would have brought him the same success. Finally, cannily planning a war to the uttermost against powerful competitors aiming at a triumphant steel autocracy, he had to be bought out with prodigious millions.

Thenceforward he was to astonish the world by his splendid gifts, nearly a third of a billion for philanthropic objects. Six highly endowed institutions survive him, and perpetuate his name and his purposes. His library buildings are scattered through the country. To him ill-paid teachers owe the security of their old age. The Carnegie Institution has done and promises permanently to do valuable work for the sciences.

If he did not care to do good by stealth, it was because he felt that a very rich man is essentially a trustee for the public, and the public should know that the trustee is doing his duty. His wealth was such that it was hard work for him to carry out his theory of the disgrace of dying rich, but, surely, since the world began nobody has given away anything like so colossal a fortune. The public has got most of Mr. CARNEGIE'S money by his frequent and lavish donations among the living. Singular Scot, he minded a hundred million less than the traditional "saxpence." Mr. CARNEGIE had a sense of humor not at all dependent on "a surgical operation." From life, from association with many notable figures in business, in politics, in art and literature and science, he picked up a various education. He was an original writer. In action and in leisure he tasted a wide variety of experience. He got a great deal out of life, about everything that he wanted. If cynics thought that he was a little too self-satisfied, is not the hero of the fairy story whose life in low estate began, who became one of the richest of men, who loved money so well that he loved to give it away with both hands, and who enjoyed himself with work or play through a long life, justified in approving his part and feeling that the spectators must not only wonder but applaud? His memory will live not so much by reason of the amount of his fortune as because of the incalculable good he did with it.

AUG 12 '19

CARNEGIE STARTED AS A BOBBIN BOY

Came to America When He Was 12 Years Old and Left Some $500,000,000.

MADE FORTUNE IN STEEL

Rose to be Dominant Figure in Industrial World and Great Benefactor.

Until he was a septuagenarian, Andrew Carnegie believed that he was born in 1837. Then on a return visit to his native town in Scotland he learned that the date 1837 in the church records were merely meant that the records were commenced in that year, and he was listed as a living child in the first census. He announced his correction of the date of his birth by clicking the news to his brother telegraphers on a miniature telegraph instrument at his plate at the dinner they were giving in his honor, supposing it to be his seventy-first when it was really his seventy-third birthday.

He was born Nov. 25, 1835, in Dunfermline, a little manufacturing town in Fifeshire, Scotland, at that time noted for its weaving. His father and his ancestors for a long way back had been weavers, and at the time of Andrew's birth the elder Carnegie owned three or four hand looms, one of which he operated himself, and hired extra hands for the others as the trade required. Andrew was to have been a weaver, too, but new inventions were soon to abolish the industry, and William Carnegie, his father, was the last of the weaving line.

"I owe a great deal to my mother," he wrote in 1914. "She was companion, nurse, seamstress, cook, and washerwoman, and never until late in life had a servant in the house. Yet she was a cultivated lady who taught me most of what I know."

He earned his first penny by reciting Burns's long poem, "Man Was Made to Mourn," without a break. There is a story that in Sunday school, being called upon to recite some Scripture text, he astonished the assembly by giving this: "Look after the pence, and the pounds will take care of themselves."

Wealth Put at $500,000,000.

Estimates of Mr. Carnegie's wealth made yesterday put it at possibly $500,000,000. When he retired in 1901 he sold his securities of the Carnegie Steel Company to the United States Steel Corporation for $303,450,000 in bonds of that company. He was possessed of large interests in addition to those bonds. When he started in 1901 to endow his great benefactions he made inroads into his capital for several years in gifts to libraries, for peace propaganda, and to other philanthropic causes.

The fortune of $303,450,000 in 5 per cent. bonds, if allowed to increase by the accumulation of interest and reinvestment since 1901 would amount to about a billion dollars today, but his numerous benefactions prevented this. According to financial authorities, however, the ironmaster's ambition to die poor was not realized, and, despite the scale of his philanthropies, it was believed that his fortune was at his death as large as it ever was.

Elihu Root, Jr., son of former United States Senator Root, whose father for years has been Mr. Carnegie's counsel, declined yesterday to discuss Mr. Carnegie's affairs, other than to say that he was a citizen of New York City and to admit that his will doubtless would be probated here.

When he was 12 years old the steam looms drove his father, the master weaver, out of business, and, reduced to poverty, the family emigrated to America. There were four, the parents and two boys, Andrew and Thomas. They settled in Allegheny City, Penn., across the river from Pittsburgh, in 1848. The father and Andrew found work in a cotton factory, the son as bobbin boy. His pay was $1.20 in this, his first job. He was soon promoted, at a slight advance, to be engineer's assistant, and he stoked the boilers and ran the engine in the factory cellar for twelve hours a day.

It was at this time, he afterward said, that the inspiration came for his subsequent library benefactions. Colonel Anderson, a neighbor with a library of about 400 books, opened it to the boys every week-end and let them borrow any book they wanted. Carnegie made full use of the opportunity. "Only he who has longed as I did for Saturdays to come," he said, "can understand what Colonel Anderson did for me and the boys of Allegheny. Is it any wonder that I resolved, if ever surplus wealth came to me, I would use it imitating my benefactor?"

Becomes a Telegraph Messenger.

At 14 he became a telegraph messenger. The Superintendent of the office, James Reid, also a Scot, took a liking to the new boy. Indeed, it was his Scotch accent that warmed Reid's heart toward him, and got him the job. Andrew had not been there a month before he asked Mr. Reid to teach him telegraphy, and spent all his spare time in practice. It was the first step upward. "My entrance into the telegraph office," said Carnegie, "was a transition from darkness to light—from firing a small engine in a dark and dirty cellar into a clean office with windows and a literary atmosphere, with books, newspapers, pens, and pencils all around me. I was the happiest boy alive."

One day a death message came before the operators arrived. Carnegie took it, and delivered it, and this led to his promotion to be an operator. When the Pennsylvania Railroad put in a telegraph wire of its own he became clerk under Divisional Superintendent Thomas A. Scott, at a salary increased to $35 a month. Mr. Scott got $125 a month, "and," Carnegie said, "I used to wonder what on earth he could do with so much money."

At that time telegraphy was still new. The dots and dashes were not read by sound, but were all impressed on tape, and Carnegie is said to have been the third operator in the United States to read messages by sound alone. He was now Colonel Scott's private secretary. One morning when Colonel Scott was late coming down the trains were getting tangled up in the yards. The young private secretary wrote out such orders as he knew his chief would give and put them on the wires. When Colonel Scott arrived, greatly disturbed over what he supposed, and prepared to plunge into the work of straightening things out, Carnegie told him that he had done and said the trains were all under way. Scott said nothing to him, but to the President of the road he reported that he "had a little Scotch devil in his office who would run the whole road if they'd only give him a chance."

His First Investment.

His father died when Andrew was 16, and as the breadwinner of the family he advised his mother to make her investment, $600, in ten shares of Adams Express stock. She mortgaged her home to do it, and there was a monthly dividend of 1 per cent. "I can see that first check of $10 dividend money," he said after his retirement. "It was something new to all of us, for none of us had ever received anything but from toil."

This first investment was made on the advice of Scott, who had told him that it would be a good one had he offered to help him if he could not raise enough.

Colonel Scott became General Superintendent of the Pennsylvania in 1858 and Vice President in 1860, taking Carnegie along with him at each rise. In May, 1861, the civil war had broken out and Scott was appointed Assistant Secretary of War in charge of military railroads and telegraphs, and again he took Carnegie with him. Carnegie was now Superintendent of the Western division of the road, and did not want to go to Washington, but Scott insisted.

Mr. Carnegie was placed in charge of the Government telegraph communications. He went to Annapolis and opened communications which the Confederates had interrupted. He started out on the first locomotive which ran from Annapolis to Washington. While passing Elbridge Junction he noticed that the wires had been pecked by the enemy. He stopped the engine, jumped down beside the wires, and cut them. One of them sprang up and gave him a wound in the scar of which remained with him all through life.

He was on the field at Bull Run in charge of the communications, and was the last man on the last train that left for Washington when the rout began.

Meets Sleeping Car Inventor.

While traveling on his division of the road one day he met a man who said his name was T. T. Woodruff, and that he had invented a sleeping car. Mr. Carnegie was interested, and after seeing a model he became convinced of its advantages. He arranged an interview between Woodruff and Scott, and they formed a small company which resulted in the use on the Pennsylvania of the first sleeping cars ever used in the world. They gave Carnegie an interest, but when his assessment, $217.50, came due, he had not the money; he borrowed it, however, from a banker in Altoona and repaid the loan at the rate of $15 a month. His other assessments were paid from his share of the earnings of the car, and he made a profit on this venture of about $200,000.

Mr. Carnegie's first attempt to invest the fortune he was beginning to make came when he put $40,000 in a company formed for the development of an untried piece of oil land. But oil was not found, he grew discouraged, and he finally succeeded in selling out one-third of his holdings for $5,000. Then he went to Europe, and while he was away the company struck oil, and the share remaining to him was worth a quarter of a million.

Two of his fellow workmen, named Piper and Schiffler, had attracted his attention by their work on bridges. He proposed to them to organize a company for building bridges, and the Keystone Bridge Company was formed about 1863. His brother Thomas had become interested in iron works, and Andrew, after consulting with him, organized the Cyclops mill for the production of structural iron, to be used in railway bridges.

Colonel Scott joined with them, but the project was not successful, and Andrew Carnegie had to turn to Thomas to help him get out of it. He proposed that his brother and Henry Phipps, Thomas's partner, should form a combination that would relieve him of his rolling mill, and a union of interests was brought about in 1865. The result was the Union Iron Mills.

It was just at the right time. The civil war had just ended and the great expansion was beginning. The new concern made great profits, and Carnegie proposed further ventures. It was the era of the building of railroads and the development of the West. Steel rails had become worth $80 to $100 a ton.

Adopts Bessemer Steel Process.

By this time Andrew Carnegie was recognized as the leader of this Napoleonic combination, which, with every new success, reached out further. On a visit to England in 1868 he discovered the success being obtained there with the Bessemer process, and brought the idea home with him and adopted it in his mills. After he introduced the Bessemer steel process in this country he became principal owner of the Homestead and Edgar Thomson Steel Works and other large plants as head of the firms of Carnegie, Phipps & Co. and Carnegie Brothers & Co.

In 1899 the interests were consolidated in the Carnegie Steel Company, which in 1901 was merged in the United States Steel Corporation, when Mr. Carnegie retired from business.

The only great clash with labor which occurred while Mr. Carnegie was in business was the Homestead strike of 1892. He was in Europe at the time, and came in for much criticism for not returning and for letting the trouble go to a finish without any action by him. He, however, made an explanation long afterward.

"I was coaching through the Scottish Highlands on my holiday," Mr. Carnegie told the Industrial Relations Commission in 1915, "and did not hear of the lamentable riot at Homestead until days after it occurred. I wired at once that I would take the first steamer home, but was requested not to come."

He said that after his return he told the Homestead rollers that his partners had offered liberal terms and he could not have offered more, and that one of the men said: "Oh, Mr. Carnegie, it wasn't a question of dollars! The boys would have let you back them, and they wouldn't let another man stroke their hair." And he also told the commission a story of his treatment of Burgess McLuckie, one of the Homestead men who disappeared during the period after the riots. Professor van Dyke of Rutgers College told him that he had met McLuckie working as a laborer in a mine at Sonora, Mexico. Carnegie asked the professor to offer McLuckie any help he might need, and on his return to the West he did so.

He found that McLuckie had obtained a position with the Sonora Railway, driving wells, and was prospering. "You don't know," said the professor, "whose money I was told to help you with." He did not. Well, it was Mr. Carnegie's." "Then," related Mr. Carnegie, "came the slow, earnest response: 'That was damned white of Andy.' When I heard this I suggested to my friend Van Dyke that it wouldn't be a bad epitaph to place one's tombstone. If it ever did I hoped there would be no long blank between the d's. Each letter should be put down to give McLuckie's character expression."

He sold out to the Steel Corporation for $420,000,000, and in his testimony before the Stanley Committee in 1912, referring to this bargain, he exclaimed: "What a fool I was! I have since learned from the inside that we could have received $100,000,000 more from Mr. Morgan if we had placed that value on our property."

His Peace Propaganda.

Of all his fields of public activity he took most interest, probably, in his peace propaganda. An offshoot of his peace labors was his interest in bringing about arbitration in Central and South America. He aided in the organization of various leagues and commissions to this end, and when Secretary of State Elihu Root returned from his tour of South America Mr. Carnegie at once gave Mr. Root's alma mater, Hamilton College, $200,000 "in memory of the services of Senator Root in behalf of international peace." In 1907 he sent a peace commission to the Latin-American republics.

"Not so long ago," said Mr. Carnegie in 1907, a speaker recited in my hearing how he had seen the most powerful naval vessel in the world—the Dreadnought with her 18,000 tons displacement. When my turn came I said that I must regret to dispute the statement. I myself had seen the most powerful naval vessel in the world. She was a tiny yacht-like vessel, painted in beautiful white, with a flag at her masthead and a toy cannon on

her deck—for use in firing salutes, mostly.

"Such dainty vessels as these serve to maintain the neutrality of the North American great lakes. The little white yacht was the true dreadnought. The name of the other, the vast, gloomy and terrible engine, should be 'Dread-everything'—dread wounds, dread shot, dread drowning, dread savage, hellish passions; dread miserable, tortured, fruitless death.'"

If there seemed an inconsistency in his attacks on armament and the making of it, in that he himself had once engaged in the manufacture of armor plate, he had an answer ready. He had engaged in it reluctantly. He had declined to bid to President Cleveland for armor manufacture, despite Secretary Whitney's pleadings to him to reconsider. President Harrison and Secretary Tracy had urged him, but he had refused. Then, while he was coaching in Scotland, he received a telegram from Tracy saying: "The President considers it your duty to contract for the armor for your country; the ships now wait for it." Carnegie, according to his story, replied: "That settles it. That command from the President of my country is a command from on high."

His Famous Utterance.

His famous utterance about "dying disgraced" appeared in an article in the North American Review in 1898, in which he said:

"The day is not far distant when the man who dies leaving behind him millions of available wealth, which were free for him to administer during life, will pass away 'unwept, unhonored, and unsung,' no matter to what use he leaves the dross which he cannot take with him. Of such as these the public verdict will be, 'The man who dies thus rich dies disgraced.'"

When he came back to the United States in 1907 he was the central figure of the dedication of the Carnegie Institute at Pittsburgh, which had cost him $8,000,000. In a remarkable speech he said that he could not bring himself to a realization of what had been done. He felt like Aladdin, when he saw the building and was aware that he had put it up, but he could not bring himself to a consciousness of having done it any more than if he had produced the same effect by rubbing a lamp. He could not feel the ownership of what he had given, and he could not feel that he had given it away.

In "Problems of Today," a book published in 1907, Mr. Carnegie expressed some views on wealth which are unusual in a millionaire. He declared socialism, viewed upon its financial side, to be just, and said: "A heavy progressive tax upon wealth at death of owner is not only desirable, it is strictly just."

And he favored an income tax. Before the passage of the Underwood law he said in a speech at Montrose, Scotland: "Great Britain is ahead of the United States in having a progressive income tax. But do not flatter yourselves, we shall catch up with you very soon." A little later he expressed himself as pleased with the Underwood bill, so far as the income tax feature was concerned.

Mr. Carnegie did not believe in almsgiving. His idea was to help others help themselves, which was why he said, of his gifts of organs to churches, "I now only give one-half the cost, the congregations first provide the other." As for beggars, he was proud of his indifference to them. "I never give a cent to a beggar, nor do I help people of whose record I am ignorant; this at least is one of my really good actions."

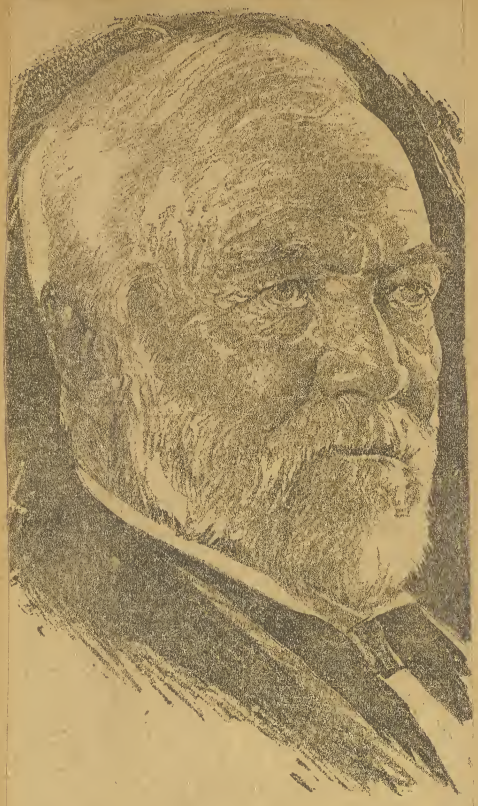
Another side. Hearing two or three years ago that a librarian in his library at Atlanta was going to marry he wrote her a long letter of congratulation in Scotch dialect, and then sanctioned a little inclosure of $100,000 in steel bonds as a wedding present. In speaking to her friends about it Miss Annie Wallace, the bride, said the letter pleased her about as much as did the gift inclosed.

He conceived the original idea of forming a corporation for the purpose of paying out money. It was the Home Trust Company, and it was simply his disbursing office. Its headquarters were in New York.

One of Mr. Carnegie's attempted benefactions was received with much general hostility that he dropped it. He proposed to solve the age-old question, "What shall we do with our ex-Presidents?" by giving them a pension of $25,000 a year, and doing the same for their widows so long as they remained unmarried. There was a chorus of disapproval at this suggestion, and he gave it up. It was also reported that Carnegie, who was an anti-imperialist, had offered $25,000,000 to the United States Government to turn over the Philippines to their inhabitants. This untenable plan was not well received either.

Honors Conferred on Him.

He was made Lord Rector of the University of St. Andrew, Edinburgh, in 1903, and received its LL. D. in 1905. In 1907 France made him a Commander of the Legion of Honor. In 1907 Queen Wilhelmina of Holland conferred on him the Order of Orange-Nassau, an order reserved for those who have benefited the country or the royal family. The Duke of Sutherland celebrated the fact that he had taken up a residence in Scotland by naming him, in 1899, a Justice of the Peace for Sutherlandshire.



ANDREW CARNEGIE

Who Died Yesterday at His Home in Lenox, Mass.

But the appointment was illegal, as Carnegie was not a British subject, and was annulled.

For twenty-seven years Mr. Carnegie had been President of the New York Oratorio Society. He was President of the New York Peace Society, Vice President of the Nineteenth Century Club, an honorary alumnus of Princeton University, and a member of the Lotos, the Union League, and many other clubs.

He was the author of "An American Four-in-Hand in Britain," 1883; "Round the World," 1884; "Triumphant Democracy," 1886; "The Gospel of Wealth," 1900; "The Empire of Business," 1902 (since translated into eight different languages;) "The Life of James Watt," 1905, and "Problems of Today," 1906.

In 1888 he married Louise Whitefield, who was twenty years his junior. They had one child, Margaret, born in 1897. Mr. and Mrs. Carnegie spent their honeymoon in the Isle of Wight, and then they went to Scotland, where they leased a castle and occupied it for ten years. In 1897, the year of Margaret's birth, Mr. Carnegie bought Skibo, and since then it has been their regular Summer home from May to October. Mrs. Carnegie's chief philanthropic interest has been to work among the thousand-odd tenants of the estate.

Mr. Carnegie's only daughter, Margaret, was married on April 23 to Ensign Roswell Miller, U. S. N. The bridegroom, son of a former President of the Chicago, Milwaukee & St. Paul Railroad, who died in 1915, had not completed his college course when war was declared. In 1916 he left Stevens Institute in Hoboken, where he was taking a course in civil engineering, to drive an ambulance in France, and when the United States became involved entered the navy as an Ensign.

It was said at the time of the wedding that after the honeymoon Mr. Miller and his bride would go to Princeton, N. J., where he would complete his studies before entering upon a professional career. The former Miss Carnegie, heiress of her father's millions, is 22 years old. Her husband is two years her senior.

AUG 12 '19

GAVE $350,695,650 OF FORTUNE AWAY

Peace Foundation Summarizes Carnegie's Benefactions Up to June 1, 1918.

FEW GIFTS SINCE THEN

$288,743,360 of Total Represents Donations Made Within the United States.

Special to The New York Times.

WASHINGTON, Aug. 11.—Gifts and grants by Andrew Carnegie and the Carnegie Corporation of New York up to June 1, 1918, aggregated $350,695,653.40, according to an authoritative statement obtained tonight from the Carnegie Endowment for International Peace. The bulk of the amount, or $288,743,360.65, represents gifts within the United States. No gifts and donations made since June 1, 1918, are embraced in the compilation, but it was explained that there has been very few of them made during the last year.

The summary follows.

Free Public Library buildings (2,811)		$60,364,808.75
Colleges—		
Library buildings	$4,065,609.27	
Other buildings	4,672,186.92	
Endowment	9,977,588.92	
Other purposes	1,647,536.00	
		20,365,010.11
Church organs (7,880)		6,248,309.00
Carnegie Corporation of New York		125,000,000.00
Carnegie Foundation (for the Advancement of Teaching (including $1,000,000 to Teachers' Insurance and Annuity Association)		29,250,000.00
Carnegie Institute (including $15,531,433.67 to Carnegie Institute of Technology)		26,719,380.67
Carnegie Institution of Washington		22,000,000.00
Carnegie Hero Funds		10,540,000.00
Carnegie Endowment for International Peace		10,000,000.00
Scottish Universities Trust		10,000,000.00
United Kingdom Trust		10,000,000.00
Steel workers' pensions		4,000,000.00
Dunfermline Trust		3,750,000.00
Church Peace Union		2,025,000.00
Hague Peace Palace		1,500,000.00
Endowment for institutes at Braddock, Homestead, and Duquesne		1,000,000.00
International Bureau of American Republics (Pan American Building)		850,000.00
Engineers' Building		500,000.00
King Edward's Hospital Fund		500,000.00
Church Pension Fund		324,744.87
Simplified Spelling Boards		280,000.00
Central American Peace Palace (Court of Justice)		250,000.00
Study of methods of Americanization		190,000.00
Koch Institute, Berlin		120,000.00
New York Sociological Society		118,000.00
New York Association for the Blind		114,000.00
American Library Association		100,000.00
St. Andrew's Society		100,000.00
Iron and Steel Institute, London		89,000.00
Pittsburgh Kingsley House Association		79,000.00
Northampton (Mass.) Home Culture Club		77,000.00
Foreign Students' Friendly Relations Committee		70,000.00
Sorbonne (Madam Curie Fund)		50,000.00
Scots Charitable Society, Boston, Mass.		30,000.00
War Grants—		
Red Cross	$1,500,000.00	
32 cantonment library buildings	320,000.00	
Knights of Columbus	250,000.00	
Young Men's Christian Association	250,000.00	
National Research Council	150,000.00	
National Security League	150,000.00	
Young Women's Christian Asso.	100,000.00	
War Camp Community Recreation Service	50,000.00	
National Board of Medical Examiners	22,500.00	
		2,792,500.00
Miscellaneous (comprising National Civic Federation, Bureau of Municipal Research, New York Anti-Saloon League, Charity Organization Society, Oratorio Society, Boy Scouts of America, Harwick Mine Disaster Relief Fund, &c.)		1,050,000.00
Total		$350,695,653.40

Of the above total $288,743,360.65 constitute gifts within the United States. The Carnegie Institute of Technology is not included.

Of the total amount $49,817,450.54 has been appropriated from the revenues of Carnegie Corporation of New York.

AUG 13 '19

CARNEGIE WROTE HIS OWN EPITAPH

"A Man Who Knew How to Enlist in His Service Better Men Than Himself."

PRIVATE SERVICE IN LENOX

C. M. Depew's Tribute: "The Most Foresighted and Adventurous of the Captains of Industry."

Special to The New York Times.

LENOX, Mass., Aug. 12.—The funeral services of Andrew Carnegie will be held at Shadowbrook, the Carnegie home, tomorrow morning at 11 o'clock. The services will be strictly private, only about twenty intimate friends of the family having been invited to attend. Others who wired condolences were asked not to attend, as Mr. Carnegie had always expressed the wish for a simple funeral.

The services will be conducted by the Rev. William Pierson Merrill, pastor of the Brick Congregational Church of New York, and Rev. Benson N. Wyman, pastor of the Lenox Congregational Church.

After the services the body will be taken by a special train to Tarrytown, N. Y., and interred in a plot in Sleepy Hollow Cemetery. This plot was selected by Mr. Carnegie himself several years ago.

The epitaph to be inscribed on the tombstone was written by the steel master to describe himself. It reads:

"Here lies a man who knew how to enlist in his service better men than himself."

Associates of Mr. Carnegie had proposed that a public funeral be held in New York so that his many friends might attend, but this plan was canceled by Mrs. Carnegie because of her husband's expressed wish for a simple service. Among those who will attend is Charles M. Schwab.

Chauncey M. Depew, at Hotel Aspinwall, today called the late Andrew Carnegie the greatest business man he had ever known.

"I had known Mr. Carnegie for nearly fifty years," said Mr. Depew. "In the troublesome railroad period of fierce competition I saw him very frequently. In those early struggles for business he was one of the largest factors in the country. He controlled enormous outputs, and the manner in which he managed his business was a revelation of the genius he had for success. He was a past master of the art of making a bargain. Of course, a bargain at that time of fluxuation of rates and of lax Government control meant opportunity for the largest and shrewdest shipper to win great successes in his business over his competitors.

"Mr. Carnegie as a business man was the most foresighted and adventurous of the great captains of industry who came to the front during those stern days of great opportunities and also of great perils.

"He had a talent beyond any of the constructive manufacturers and merchants, selecting with unerring sagacity the ablest men for the different departments of his industry. Having selected them, he not only gave them great liberties but also large wages according to the success, larger rewards than they could have secured elsewhere. He made many of them phenomenally rich.

"He was able to grasp the present and the future in deciding that the great factor in industrial development was iron.

"While he devoted his great treasure and most of his time for the past twenty-five years to universal peace, he was the most resourceful and masterful competitor for business of his time. I remember what a dramatic and eventful day it was when he sold out his great interests in steel and of his great assistance to the United States Steel Corporation, then being formed by Mr. Morgan. Whether this greatest of the world's corporations, as regards capital, should be started depended entirely upon Mr. Carnegie. With him as an outsider the combination could not succeed.

"He fixed his own terms and secured them. He made no secret about it when the transaction was completed. He sent for a friend of mine, an international journalist, and gave him the information of the sum he had received and the income it would yield. Both were phenomenal then, though common enough now, and it excited the comments not only of our country but of Europe.

"His efforts for the peace of the world were the most interesting. He thoroughly believed it was possible to bring about conditions which would make war impossible. He gave vast sums and created a tribunal as a centre from which should radiate influences to prevent war. This war, so universal, so much more tragical than any other in history, following so soon upon his gigantic efforts and expenditure, broke his heart. I think he never recovered from the shock.

"I once asked him if he believed it a disgrace to die rich, and he said 'Yes.' I do not believe he succeeded, though he tried hard. I think he gave away at least $400,000,000. He was devoted to his family, very fond of his wife and his daughter. It would not have been possible for so careful and prudent a man not to have made ample provision for his family."

AUG 13 '19

Extolled by President Wilson.

WASHINGTON, Aug. 12.—President Wilson, in a message of condolence sent today to Mrs. Andrew Carnegie, said the death of the philanthropist constituted a serious loss to the forces of humanity.

"May I not express my deep sympathy at the loss of your distinguished husband?" the message said. "His death constitutes a very serious loss to the forces of humanity and enlightened public service, and takes out of the world a force which it could ill afford to spare."

AUG 14 '19

TWO RITUALS FOR CARNEGIE FUNERAL

Composite Presbyterian and Congregational Service at Shadowbrook Today.

ASSOCIATES TO BE AT BIER

Ironmaster to be Buried Friday in Crypt in Sleepy Hollow Near Grave of Washington Irving.

Special to The New York Times.

LENOX, Mass., Aug. 13.—The Rev. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, arrived at Curtis Hotel tonight. He is arranging the form for the funeral service that will be held tomorrow morning over the body of his late friend and parishioner, Andrew Carnegie, who died Monday morning at his country place, Shadowbrook, two miles west of here, at Lake Mahkenac.

The service will be an adaption of the Presbyterian burial service. Both Dr. Merrill and the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, will take part, giving the ritual of Scripture, reading prayers and psalms, which will be sung by the choir of the Brick Presbyterian Church, New York.

A mahogany coffin, covered with black broadcloth, specially made in New York, has plain gunmetal handles and trimmings. The plate is of solid silver. The inscription of the plate in script is, "Andrew Carnegie, born in Dunfermline, Scotland, Nov. 25, 1835. Died at Shadowbrook, Lenox, Mass., Aug. 11, 1919."

The choir of the Brick Presbyterian Church of New York has arrived in Lenox to take part in the service tomorrow. Clarence Dickinson, organist at that church, and also Professor of Music at the Union Theological Seminary, New York, will be at the organ in the great music hall.

The arrangements of the flowers will be by Robert Scott, the gardener at Shadowbrook, who was personally chosen by the late Mr. Carnegie to build his gardens and grow his blooms. All of the favorite garden flowers which the aged ironmaster loved will be used about the bier. There will be a blanket of heliotrope, the flowers from the Carnegie gardens, which will partly cover the coffin. The decorations of the great music hall, where the services will be held, will be largely white flowers.

All day the grounds at Shadowbrook were guarded, and no one not having cards for admittance was allowed to enter the grounds.

Until seven years ago the Carnegie family attended the Church of the Divine Paternity, Seventy-sixth Street and Central Park West, New York, which was Mrs. Carnegie's church before her marriage. Since going to the Brick Presbyterian Church, Mrs. Carnegie and her daughter, Mrs. Miller, became members of that body. Mr. Carnegie went there frequently until he became too feeble to attend the services. The Rev. Dr. Merrill, and the Rev. Henry Sloane Coffin, pastor of the Fifth Avenue Presbyterian Church, New York, officiated at the wedding of Mr. and Mrs. Roswell Miller in the Carnegie mansion, New York, last April. When Mr. Carnegie organized and endowed the Church Peace Union, Dr. Merrill was appointed President of the Union.

Coming to Lenox tonight for the funeral were great men of affairs who had been connected in the steel enterprises with Mr. Carnegie. Charles M. Schwab, foremost of the former lieutenants of the steel king, arrived by automobile from New York. He was accompanied by a friend. Also arriving at Curtis Hotel, where the friends of Mr. Carnegie are being sheltered, were the Rev. Dr. Frederick Lynch of New York, former pastor of the Lenox Congregational Church; Elihu Root, Jr., Mrs. James Greenway, R. W. Franks, Secretary of the Carnegie Foundation; Mr. Brooking, Mr. Woodward, Trustees of the Carnegie Foundation; Thomas Ware, Oliver Ricketson, Paul Koly, Mrs. P. E. Keltar, Miss M. V. Kellar of Pittsburgh.

A press report sent from Lenox today asserting that because of doubt as to the religious belief of Mr. Carnegie the funeral had been delayed is said to be untrue by friends of Mr. Carnegie who have arrived here. Long ago Mr. Carnegie wrote and had published a pamphlet, "The Carnegie Anthology," which expresses his views of benefit of the Church and clearly expresses his belief in God. This pamphlet was published for private distribution.

In his book "The Gospel of Wealth" Mr. Carnegie praises the rich man who replaces an unsuitable country church with a permanent and beautiful structure. In reference to a church he writes: "Once within its massive circle its denizens live there an inner life more precious than the external, and all their ways are hallowed by the radiance which shines from afar upon this inner life, glorifying everything and keeping all right within."

AUG 14 '19

TARRYTOWN, N. Y., Aug. 13.—The body of Andrew Carnegie will be conveyed to the Sleepy Hollow Cemetery by automobile hearse and not by train from Lenox, according to word received today by the cemetery officials. The body is due to arrive Friday morning.

The Carnegie plot is the largest and costliest in the cemetery. It overlooks the Hudson and contains 13,000 square feet, studded with pine trees and covered with shrubbery. The Pocantico River flows along the east side of the plot, while a short distance away is the mausoleum of William Rockefeller and the plot of John D. Rockefeller. Nine hundred feet from the Carnegie plot lies the body of Washington Irving.

The Carnegie plot was bought three years ago by Mrs. Carnegie and her daughter. A crypt of reinforced concrete with hollow tiles was built at a cost of $40,000. It contains space for only two bodies.

AUG 15 '19

CARNEGIE BURIED WITHOUT EULOGY

Simple Rites at Shadowbrook, Lenox, with Less Than Forty Mourners.

RESTS IN SLEEPY HOLLOW

Widow and Daughter, Mrs. Miller, at Brief Committal Service at Vault Laden with Flowers.

Special to The New York Times.

LENOX, Mass, Aug. 14.—A heavy Scotch mist hung over Lake Mahkeenac in the bowl formed by the hills below Shadowbrook Park this morning, only half revealing the kingly structure of native blue limestone covering over half an acre where were being held the funeral services of Andrew Carnegie.

This dense mist gave the setting of the great house the appearance of an old feudal castle from the entrance to the park. Rain dripped from the English ivy that clambers up the stone and charred cypress wood which form the construction of the mansion from its base to the third story. The parkways steamed with dampness and there was the chill of October.

Less than forty persons had gathered at Shadowbrook for the service. They were received at the north entrance at the huge stone cache portiers with round stone pillars, entering into the main hall, which was centred by a white marble fountain decorated with ferns and white lilies.

Ushers led the friends to the ballroom at the east of the house, where the bier was placed at the west end of the room. This magnificent apartment was twenty by thirty feet and fourteen feet high, with magnificent carved marble mantel, surrounding a huge fireplace as a small gallery, where were the singers for the service. The black coffin of severely simple design, devoid of ornamentation, was almost hidden in the wealth of floral tributes. There were more than a hundred magnificent tributes, mostly wreaths. They had been sent from all of the great institutions that the dead man had founded, notably the Professors' Pension Fund, Carnegie Institute of Pittsburgh Carnegie Foundation, and also from the New York Caledonian Club, St. Andrew's Society of the State of New York, and from relatives, friends, and all of the leading cottagers of Lenox and Stockbridge.

The Mourners.

There were present at the service Andrew and Morris Carnegie of Pittsburgh, sons of the late Thomas Carnegie, nephews of the dead man, and their wives; Mrs. James Greenway, daughter of Mrs. Thomas Lauder, a niece; Mrs. Marias Johnston of Louisville, Ky., a niece; Mrs. Oliver Ricketson of Pittsburgh, a niece; Henry Whitfield and Miss Estelle Whitfield of New York, brother and sister of Mrs. Carnegie, all of whom were stopping at Shadowbrook; Mrs. Henry Phipps, Howard Phipps, Mrs. Walter Damrosch of New York, Oliver Ricketson of Pittsburgh, Charles M. Schwab of Bethlehem, Penn., Andrew C. Dinkey, Jr., Samuel Harden Church, President of the Carnegie Institute at Pittsburgh; R. R. Church of Pittsburgh, Arthur A. Hamerschlag, Director of the Carnegie Institute of Technology at Pittsburgh; Charles P. Cunningham of Pittsburgh, Thomas Ware, Paul Koly of Pittsburgh.

Dr. Robert Woodward, Trustee of the Carnegie Foundation at Washington, D. C.; Elihu Root, Jr., attorney for Mr. Carnegie in New York; Robert Franks, financial secretary for Mr. Carnegie in New York; Mrs. William Douglas Sloane, Mr. and Mrs. Chauncey M. Depew, Charles Lanier, Mrs. John E. Parsons, Miss Parsons, Mrs. Francis C. Barlow, Mrs. Robert Winthrop, Grenville L. Winthrop, Mrs. Frederick W. Whitridge, Misses Rosamond and Francesca De K. Gilder, Mrs. Joseph H. Choate of New York, Miss Rosalie Goodman of Lenox. Also present were Mr. and Mrs. Robert Rose and Mr. and Mrs. Robert Scott of Shadowbrook, the superintendent and gardener and their wives.

The funeral services began by a quartet from the Brick Presbyterian Church of New York singing a hymn. This quartet was composed of Miss Rose Bryant, Miss Marie Stoddard, Frank Croxton and Frank Kimball. Clarence Dickinson, organist of the Brick Presbyterian Church, was at the organ.

The hymns were old English selections, "O Love, Thou Will Not Let Me Go," by George Matheson; "He Leadeth Me," by Joseph Gilmore, and "Crossing the Bar," Sir Frederick Bridges' arrangement to music of Lord Tennyson's poem.

The Presbyterian Ritual.

The Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, gave the opening prayer. Then the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, took the service, conducting it in accord with the ritual of the Presbyterian Church. This ritual includes the reading of the Twenty-third Psalm and passages of the Scripture.

No eulogy was given, and the service lasted about twenty-five minutes. Shortly after those invited to the services had departed from the house the body was placed in an automobile hearse and the family, relatives, and a few friends, including Charles M. Schwab, departed in automobiles for Hillsdale, N. Y., where a funeral car was waiting to be attached to the New York express on the Harlem Division of the New York Central Railroad.

All of the servants at Shadowbrook stood outside the entrance to the house as the cortège departed. The party motored over the lake road, past the scene of the fishing exploits of the late Mr. Carnegie, entering Stockbridge and crossing Monument Mountain to Great Barrington. Thence it crossed the Taghconic Mountains in Egremont, and entered Hillsdale The utmost secrecy had been maintained by the family in order that their departure for New York might not attract a large gathering of curious people.

Mrs. Carnegie and her daughter and members of the immediate family made the trip to White Plains in the private car of Charles M. Schwab, attached to the funeral train.

Before leaving Lenox Charles M. Schwab confirmed the report that among the messages of condolence received by Mrs. Carnegie was one from King George of England.

The will of Mr. Carnegie will very shortly be made public. This became known through the presence in Lenox of Elihu Root, Jr., attorney for the late Mr. Carnegie. No statement was given out here as to the contents of the document. Robert Franks, financial secretary for Mr. Carnegie, refused to make a statement of the probable amount of Mr. Carnegie's wealth.

FEW AT SLEEPY HOLLOW.

Tarrytown Had Been Led to Believe Burial Would Be on Friday.

TARRYTOWN, N. Y., Aug. 14.—The body of Andrew Carnegie was interred at Sleepy Hollow Cemetery at 5:30 this afternoon. The train bearing The body had arrived at White Plains at 4:38. Mrs. Carnegie, her daughter, Mrs Miller, and the funeral party entered waiting limousines and were driven to the cemetery.

Promptly at 5 o'clock ancient Sleepy Hollow Cemetery was closed to the public and guards were placed at all the gates. The people of the town generally had been led to believe that the burial of the ironmaster would be on Friday and comparatively few were about the cemetery when the cortège arrived.

About the plot in the cemetery and at vantage points nearby many detectives of a New York agency were stationed to prevent photographers, souvenir hunters, and curious persons from gaping at the mourners. The only persons actually in the cemetery at the time of the arrival of the funeral party were two women and three girls, who climbed on a monument and watched the interment.

The cortège passed through the gates of the cemetery at 5:25 P. M. from the valley below. Preceding the hearse and six coaches containing the twenty-one members of the funeral party, two machines filled with beautiful flowers dropped their load at the side of the vault.

It was estimated that there were between 200 and 300 wreaths and floral pieces including beautiful flowers of every description. The machines which brought the flowers to the vault moved quickly away and the coffin was placed in the outer box. While this was taking place the family and friends remained in their automobiles.

The plain oak box has three handles on each side; they are of solid copper. A copper plate, six by four inches, on top of the box, bears the inscription:

"Andrew Carnegie.
"Born Nov. 24, 1835.
"Died Aug. 11, 1919."

When the cortège approached the vault the mourners seated themselves on camp chairs while Dr. Merrill said a short, simple committal service. Mrs. Carnegie and Mrs. Miller, her daughter, were heavily veiled and the veils were not lifted during the service, which did not last more than five minutes.

Detectives will be constantly on guard at the grave of the steel magnate to prevent vandals from disturbing the grave.

The coffin was placed in a crypt in the vault, which had been constructed about two years ago. The coffin was covered over with evergreens while the family remained at the vault and later the crypt was filled in and covered over. The vault, which has space for only two coffins, is the most beautiful in the cemetery.

AUG 17 '19

CARNEGIE A PIONEER IN UPPER NEW YORK

Erection of Handsome Homes on Northern Fifth Avenue Started by Him in 1898.

CAUSED BIG JUMP IN VALUES

Residence Block Which Cost $420,000 Twenty-one Years Ago Now Taxed at $2,425,000.

In the recent death of Andrew Carnegie attention has been sharply directed to the prominent part he played in the splendid residential development of upper Fifth Avenue. The purchase in 1898 of his home plot on the apex of what has since become properly known as Carnegie Hill was an event of more than ordinary importance in the realty activities of that time, and led, in the succeeding three years, to an era of enormous real estate speculation in all of the vacant avenue blocks north of the Carnegie holdings. The speculative hopes that all of the property facing the park up to 110th Street would very soon be occupied by expensive homes was not realized and many buyers who looked forward to handsome profits were glad to get rid of their burdens with moderate losses. While a few fine houses were built in the immediate vicinity of the Carnegie mansion soon after its completion, it has only been within the last five or six years that any strong tendency toward permanent home improvement of some of the plots immediately north of Ninetieth Street has been seen.

Outside of his Fifth Avenue residence block and the large Ninetieth Street corner opposite his garden, which he bought for protective purposes in 1917 from Charles A. Gould, Mr. Carnegie owned comparatively little land on Manhattan Island. He was not a buyer of real estate for investment, as many other men of wealth have been. Besides the parcels mentioned the only other city realty of which he died possessed was the two plots at 53 and 55 East Ninetieth Street, occupied by his garage, and three parcels at 155 to 159 West Fifty-sixth Street, adjoining Carnegie Hall. Their total assessed valuation is $3,790,000, of which $3,286,000 represents land value. In the aggregate it is quite a respectable mass of realty.

Mr. Carnegie's home plot has a frontage of 201.5 feet on Fifth Avenue, 204.5 feet on Ninetieth Street and 276.8 feet on Ninety-first Street. On the latter street he also owned a vacant plot adjoining his grounds and two old four-story flats at 22 and 24 East Ninety-first Street, adjoining the Madison Avenue corner, giving him a total frontage on that street of 357.8 feet. The large plot containing the house and gardens is assessed at $2,000,000 land value and, with the building, at $2,425,000. The three extra Ninety-first parcels have an assessed value of $176,000 for the land and $196,000 with the buildings. The garage, covering a 25 foot lot at 55 East Ninetieth Street, between Madison and Park Avenues, is assessed at $55,000, of which $21,000 is land value. The adjoining parcel at 53 is vacant, being assessed at $21,000. The Fifty-sixth Street property is covered by a garage at 155 West Fifty-sixth Street, 25 feet front, valued for taxation at $33,000 for the land and $37,000 with the improvement, while the adjoining fifty-foot plot at 157 and 159 has a value of $70,000, with $100,000, including the building, which is a stable.

The large Fifth Avenue parcel on the southeast corner of Ninetieth Street is assessed at $965,000. It was the last piece of real estate purchased by Mr. Carnegie, who bought it in February, 1917, from Charles A. Gould, who had owned the greater part for over twenty years. It covers 100.8 feet on the avenue by 255.6 on the street and its pur-

chase was in keeping with Mr. Carnegie's policy in buying when he acquired his home plot the entire block to the north, between Ninety-first and Ninety-second Streets, the last of which was sold off to congenial neighbors a few years ago.

Mr. Carnegie's object in acquiring the Ninetieth Street corner at so late a date was said to have been due to his aversion to having an apartment house erected overlooking his garden. Only a short time before, one of the monstrosities on upper Fifth Avenue, a twelve-story apartment, had been erected on the plot adjoining the handsome home of Henry Phipps, one of Mr. Carnegie's old partners in the steel business, at the north corner of Eighty-seventh Street. The plot between Eighty-seventh and Eighty-eighth Streets had long been vacant. It is said to have been offered at a high figure to Mr. Phipps, who declined to purchase, and the big apartment now overtops his residence.

The purchase of the Ninetieth Street corner is said to have cost Mr. Carnegie anywhere from $1,500,000 to $2,000,000, the latter figure probably being much too high. The immediate corner, which Mr. Gould got only three or four years before the sale, was for many years one of the curiosities of that part of the avenue. From time almost immemorial it was occupied by an old wooden shack, a reminder of the days of goats and rocks, from which were dispensed to the motormen of the Fifth Avenue buses, and others, pink lemonade, peanuts, bananas, huge ginger cakes, and other delicacies of simple days. Soon after Mr. Carnegie's purchase the old shanty disappeared and the entire plot has been let for tennis playing in Summer and ice skating in Winter. The lower half of the block is occupied by four fine houses, that of Archer M. Huntington adjoining the Carnegie plot. The other three houses are those of Jay Gould, McLane Van Ingen, and Malcolm D. Whitman, the latter being the north corner of Eighty-ninth Street.

When Mr. Carnegie began accumulating his upper Fifth Avenue property he showed his wisdom in guarding against future objectionable possibilities by acquiring the greater part of the block north of his home parcel, including all of the Fifth Avenue frontage. He held it for sale to buyers who would improve their purchases with dwellings commensurate with his ideas of a restricted, high-class neighborhood. Soon after the completion of the Carnegie home the south corner of Ninety-second Street was sold to I. Townsend Burden, who erected one of the best houses on that part of the avenue, sold a little over two years ago to Edward B. Close, who later transferred it to his wife. About the same time Mr. Carnegie also sold two large parcels opposite his home on Ninety-first Street, the plot nearest the avenue to James A. Burden and the adjoining parcel to John Hays Hammond. Both built magnificent homes, the former having a frontage of 69.8 feet and the latter 67.6 feet, assessed respectively at $445,000 and $440,000, with land values of $170,000 and $165,000. Adjoining the Hammond home is a twenty-five-foot plot occupied by the home of John G. Trevor.

The last two parcels were those on the north corner of Ninety-first Street, purchased just prior to the war by Otto H. Kahn and on which a palatial house has been erected, occupying half of the Fifth Avenue front. In 1916 Mr. Carnegie disposed of his last holdings in that block in the sale to Charles M. MacNeill of the large frontage, more than fifty feet, adjoining the Madison Avenue corner. Mr. MacNeill has just finished a residence thoroughly in keeping with the magnificence of the others in the block and later he rounded out his plot by buying the narrow Madison Avenue frontage, half a block front, formerly occupied by single-story stores. These have been torn down, thereby improving the appearance of his new home.

It is interesting to note in the sale in 1913 of the Ninety-first Street corner to Otto H. Kahn, 100 feet on the avenue by 145 feet on the street, that Mr. Carnegie got for that parcel nearly as much as he paid for the greater portion of the two blocks. It was stated that Mr. Kahn paid approximately $700,000 for his new residence plot. The records show that Mr. Carnegie paid in 1898 for his two large block parcels, not including the eighty-one feet on the south side of Ninety-first Street near Madison Avenue, which were acquired later, a total of $815,000.

When Mr. Carnegie selected his future home site on upper Fifth Avenue twenty-one years ago, the block now adorned by his mansion and garden had a riding academy on the Ninetieth Street corner and a brick stable on Ninety-first Street, more than 100 feet east of Fifth Avenue, owned by W. H. Flitner. On the block to the north were some ancient shanties which formed the bulk of the so-called residences on that part of the avenue in those days. The Fifth Avenue block between Ninety-first and Ninety-second Streets, being 100 feet on the latter and about 230 feet on Ninety-first Street, was bought from Samuel and Isaac Untermyer for $395,000. The Carnegie home plot, 204.5 feet on Ninetieth Street, the present dimensions, and about 230 on Ninety-first Street, was bought for a total of $420,000, the larger part being acquired from the riding academy owner and other parcels from the estate of Edward Tracy, J. D. Brower and W. H. Johnson. The south corner of the avenue and Ninety-first Street, on which the Carnegie residence was erected, was acquired from the Tracy estate. The plot was assembled for Mr. Carnegie by the old realty firm of R. V. Harnett & Co., of which the late Herbert A. Sherman was a member, and he had general charge of the negotiations. The sale of the northerly block from the Untermyers was closed through Pease & Elliman.

These big transactions in long unimproved property formed one of the biggest features in the 1898 realty year, and it attracted immediate attention to the future possibilities of that locality, for in December of that year W. R. Travers of Newport bought the north corner of Ninety-second Street, half of the block front by 100 feet deep, for about $190,000. It had been held at $200,000. Part of the plot is now occupied by the Felix Warburg home, opposite the Close house. Mention was made at the time as showing the upward trend of prices that the upper half of the block, including the south Ninety-third Street corner, had been purchased in January, 1880, by Jacob Ruppert for $63,000. His house occupies the immediate corner, and for a long time the Ruppert home marked the northerly limit of upper Fifth Avenue residences. At that point Carnegie Hill begins to drop. At Ninetieth Street the elevation is 109 feet, at 100th Street it is fifty-five feet, and then drops rapidly, being but fourteen feet at 110th Street, at the end of Central Park. The nature of the topography as well as the character of the neighborhood above Ninety-sixth Street have prevented the development of the northerly Fifth Avenue blocks into a fine residence locality, and Ninety-sixth Street is likely to be the boundary of expensive private home building.

Within the last half dozen years a substantial improvement has been made in the blocks above the Carnegie home. The Willard D. Straight home has been erected within that time on the north corner of Ninety-fourth Street. Just off the avenue, on the north side of Ninety-fifth Street, is the fine home built recently by the late Mrs. Amory H. Carhart and adjoining it, on a slightly larger plot, is the new residence of Ernesto G. Fabbri. On Ninety-sixth Street, just east of the avenue on the north side, is Ogden Codman's fine residence, built several years ago, and of more recent date in the block are the homes of Mrs. Lucy Drexel Dahlgren at 15, just east of the Codman house, and Robert L. Livingston at 12, on the south side. Among the noteworthy homes recently built in the blocks immediately south of the Carnegie residence are those of Benjamin N. Duke, south corner of Eighty-ninth Street; James Speyer, south corner of Eighty-seventh Street, opposite the Phipps marble house; the late Morton W. Plant, north corner of Eighty-sixth Street; W. Starr Miller, opposite, on the south corner, and James B. Clews on the north corner of Eighty-fifth Street.

Mr. Carnegie's home was completed in 1902, and what was called a house warming was given there on Dec. 19, 1902, when Mr. and Mrs. Carnegie entertained the executive heads of the old Carnegie Steel Company prior to its merging into the United States Steel Corporation. Until Mr. Carnegie became too ill for his usual social activities, about two years ago, these reunions of his old partners and workers were one of the most interesting and important entertainment features at the Carnegie home.

Facing the house on the south is the large garden, shaded by tall trees. Mr. Carnegie had a number of trees sixty feet high transported from Connecticut and Long Island to ornament his grounds. Some of them did not survive the transplanting, but with the addition of rich soil enough have lived to give the large house, characterized by no grandiose architecture, a pleasant setting, suggestive of something delightfully rural in a well built-up residential section of Manhattan Island.

Mr. Carnegie's only real estate operations after he retired from active business centred around the comfort of his homes. He owned a magnificent estate in Scotland, Skibo Castle, estimated to be worth $1,000,000, and in 1916 he bought the home in which he died, Shadow Brook, in Lenox, being part of the estate of the late Anson Phelps Stokes, with a large frontage on Lake Mahkeenac. He paid $300,000 for the property, which included 123 acres with the large house and a tract of 240 acres just west of Bald Hill, the highest point in Lenox.

AUG 17 19



ANDREW CARNEGIE.

Ironmaster and Philanthropist, Who Was Born at Dunfermline, Fifeshire, Scotland, on Nov. 25, 1835, Who Died at Shadow Brook, Lenox, Mass., on Aug. 11, 1919, and Who, of His Fortune, Accumulated by His Own Genius, Gave Away for the Benefit of His Fellow-Man $350,695,650.

(© Marceau.)

AUG 17 '19

CARNEGIE AND MUSIC

WHAT the late Andrew Carnegie did for music in America is written large in the records of New York. Nearly thirty years ago he built Carnegie Hall, where the chief orchestral concerts have since been held, and where a host of music teachers are housed. A similar hall in Pittsburgh bears his name. He was for many years the President of the New York Oratorio and other societies. It was in Great Britain, however, that he established a fund for encouragement of native composers of that country, to the dismay and even the outspoken protest of their brethren here.

The overseas Carnegie Trust in its first year selected for publication new works by such British composers as E. L. Bainton, Granville Bantock, Frank Bridge, Rutland Boughton, H. Howells, Sir Charles Villiers Stanford, and Vaughan Williams. Twenty-four compositions out of a total of 136 submitted at that time were further marked by the "adjudicators" as being selected for "serious consideration." The annual report said that "of the rest, many showed promise, and still more some trained facility in composition, but it was considered advisable, at any rate for the first year, that the scrutiny should be severe, and that only works of more than common merit should be allowed to pass."

There were four more works accepted in the second year, though under war conditions the publication was deferred. These included a string quartet by E. N. Hay, a pianoforte quartet by A. M. Wall, a symphonic poem for orchestra by L. A. Collingwood, and a symphonic poem, "Wallace 1305-1905," by Dr. William Wallace. Over eighty works were then submitted, in spite of the greater preoccupation of all patriotic Britons in wartime. Dr. R. R. Terry, the editor, and his coadjutors, Mr. Arkwright, Dr. Buck, Miss Townsend - Warner, Mr. Howells, and Dr. Wood, announced that there would be issued "after the war," from the Clarendon Press, an edition of church music of the Tudor and Elizabethan periods in England.

The aim, according to The London Daily Telegraph, was ultimately to place in British libraries a variety of works, old and new, which for reasons of unusual or special character found little favor with the commercial publishers. As to the great mass of music of average quality and popular appeal, it was remarked, publishers will see to it that this sort of thing survives, not necessarily because they prefer mediocrity, but because mediocrity pays, and they are business men and not philanthropists.

"I take it that the Carnegie Trust," said a writer in that newspaper, "leans more toward philanthropy than toward business in the conventional sense. It is, then, to the trust that those of us who take their art, and especially their native art, seriously, look for the best in that art. It may be that in this way they are in the position of a glorified and national waste-paper basket, into which falls that cast off by the publishers. But can the fate of the trust be more glorious—or the trust more useful?

"It may be an inversion of the position, artistically speaking, of Dives and Lazarus, but in this case would not the Carnegie Trust be playing both rôles? It really would seem, then, that seriousness is the keynote of this potentially great force in our musical life; and, may one suggest that, as publication has necessarily to be deferred, we may yet hear at least the two quartets referred to above? I feel sure that the London Symphony Quartet or the Philharmonic Quartet would perform them if properly approached."

The committee of the trust had taken up, it was added, the possibility of instituting a central organization to serve as a lending library of music, from which costly scores of important works might be lent to orchestras and choirs in poor localities. While it would not be possible probably to lend out choral parts, which in any case are reasonably inexpensive, it would be of great service to conductors and orchestras to have the loan of full scores and band parts, which are always costly.

A bureau also was contemplated from which musical advice could be given to orchestras and choirs, if, said the report, "it were placed under a director of the right type." He was to be associated with a committee of management representative of various schools of musical thought, the intention being to create a vast central organization to which all progressive choral and orchestral societies, including provincial schools of music, might be affiliated.

AUG 21 '19

ROOT DREW LAST WILL OF CARNEGIE

Report That Testament Ironmaster Himself Framed Will Be Filed Is Denied.

MADE AFTER DAUGHTER WED

New Document Prepared Only Recently—$50,000,000 Estimate Also Called False.

The publication yesterday of an account of the alleged will of Andrew Carnegie, which is to be filed in this city next week by Elihu Root, brought forth the statement from an authoritative source last night that the will described had been made some years ago by Mr. Carnegie and represented a long period of careful study on his part before he signed it, but that it has since been superseded by a later will drawn by Mr. Root, with the actual making of which Mr. Carnegie had little to do.

The decision of Mr. Carnegie to revoke the will on which he put so much thought and individual study and to substitute for it a document which merely carries out his ideas but represents the actual labor of Mr. Root, is said to have been due in part to the marriage of his daughter, Margaret, who was his chief heir in the first will, to Roswell Miller. At the time of her marriage Mrs. Miller's father made a generous financial provision for her and for this reason the late Mr. Carnegie found advisable in some respects to modify his final testament.

While the will to which Mr. Carnegie devoted so much of his individual effort was an elaborate document, amounting to more than 4,000 words, the will drawn by Mr. Root, which will distribute the remaining portion of the fortune is not more than half as long, and could be read by the average person in ten minutes. In both documents Mr. Carnegie makes moderate bequests to a score or more of personal friends and associates, and in each the Home Trust Company of Hoboken is named as trustee and executor.

Own Company is Trustee.

The Home Trust Company is Mr. Carnegie's own organization, of which Robert A. Franks of 135 East Sixty-sixth Street, long his business adviser, and Treasurer of the Carnegie Foundation for the Advancement of Teaching, is the President. Reciprocal legislation in New York and New Jersey, in which a trust company in either State is permitted to act as trustee or executor of an estate in the other, permits the Home Trust Company to qualify here as if it were a New York institution.

It was learned last night that the will which would have been offered for probate had not circumstances induced Mr. Carnegie to request Mr. Root to draft an entirely new document rather than to express his wishes through the addition of codicils to the original document, was drawn entirely in the offices of the Home Trust Company with the trust company's attorneys assisting the philanthropist in putting it into legal shape. Mr. Carnegie devoted many days in a room on the top floor of the trust company's Hoboken building in putting the will into the exact form desired, and when he had finished he felt entirely satisfied. When he decided to make such extensive changes that he felt they could not be expressed properly in a codicil his health would not permit him to do the same amount of labor again, and he turned the entire matter to Mr. Root.

In addition to administering the Carnegie estate, the Home Trust Company will continue to act as disbursor to nearly 500 persons who for years have relied almost wholly on monthly checks from Mr. Carnegie for their living. All of these had been known personally by Mr. Carnegie in the early days of his success, and some even dated to the telegraph operator phase of his career, when he manipulated a key on the Pennsylvania Railroad.

To Continue Pensions.

These monthly payments run from $25 to $50 and will be continued during the lifetime of each pensioner from a fund for that purpose established by Mr. Carnegie outside of his will. One of the pensioners is said to be a Scotchwoman born in a high station in life who was abandoned by her husband and left penniless when he absconded some years ago from a position of trust.

A statement that Mr. Carnegie aided hundreds of persons who lost money in the collapse of the Carnegie Trust Company because of their mistaken belief that he was connected with it, was declared last night to be untrue by a person acquainted with the facts. The fact that he did advance a large sum of money in an effort to save the trust company from failure was known at the time, but he has not pensioned any of the depositors who got back only 44 per cent. in the liquidation of the institution.

The statement, based on alleged information from a member of Mr. Carnegie's family, that he paid an income tax on a fortune of only $50,000,000 and that the sum to be disbursed in his will is not larger, was declared last night to be untrue. Mr. Carnegie did not dispose of several times that sum before his death.

The Home Trust Company was organized entirely to care for Mr. Carnegie's financial transactions and he and his organizations were practically the only customers. It was incorporated in New Jersey in 1901 with $100,000 capital, and in response to his wishes has made no statements except those required by law. The officers other than Mr. Franks as President are: George W. King, Secretary; Alexander King, Treasurer, and T. Morris Carnegie, Andrew Carnegie, 2d, James C. Greenway, and Harry Whitfield, Trustees.

The last statement showed total resources of $268,128, made up as follows: Stocks and bonds, $177,500; due from banks, $5,628, and United States certificates of deposit, $25,000. The liabilities included $100,000 capital stock and $108,068 undivided profits.

AUG 29 19

Text of Carnegie Will Disposing of $30,000,000

The will and codicil of Andrew Carnegie follow:

I, Andrew Carnegie, of the City of New York, make, publish, and declare this my last will and testament:

First—I direct that all my just debts and all inheritance or succession taxes upon any of the legacies and devises of my will and any codicil thereto, be paid out of my residuary estate.

Second—I give and devise to my beloved wife, Louise Whitfield Carnegie, all the real estate of which I die seized or possessed, to have and to hold to her, her heirs and assigns for her and their own use and benefit forever; together with all books, pictures, works of art, household furniture, horses, carriages, motor cars and other contents of the dwelling houses, stables, garages, and other buildings appurtenant to dwelling houses now or hereafter during my lifetime and maintained by me.

Third—Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter Margaret, and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide.

Fourth—I give and bequeath to the persons and corporations hereinafter in this Fourth Article named, the following sums respectively, that is to say,

To my friend and secretary, Robert A. Franks, the house and grounds now occupied by him in Llewellyn Park, Orange, N. J., and to his wife succeeding him. This as a mark of friendship and affection for both.

To Mrs. L. M. Morris, my cousin, her husband having recently died, I bequeath the house and property upon which they lived and in which Mrs. Morris now lives; at her death the property is to go to her two daughters equally.

Liberal to Cooper Union.

To the Cooper Union, New York, I bequeath $60,000, to make my total gift to it $750,000.

To the Pittsburgh University I give $00,000.

To the Relief Fund of the Authors' Club of New York I give $200,000.

To Hampton Institute, Virginia, I give $300,000.

To Stevens Institute, Hoboken, N. J., I give $100,000 to improve my original gift.

To St. Andrew's Society of New York I give $100,000.

To George Irvine, our butler, who has just resigned after twenty-five years' faithful service, a pension equal to one-half his salary.

To Hookseper Mrs. Nicol, who still remains with us in her twenty-seventh year of service, there shall be paid a similar pension for life, likewise to Nannie Lockerbie, our nurse, and to Maggie Anderson, our eldest servant—each one-half of her present earnings. These four are as members of the family.

To all household servants who have been with us for four years there shall be paid $200.

Eight years or more $1,200.

Fifteen years or more $2,000.

To each head of departments at Skibo, gamekeeper, forester, chauffeur, Captain yacht, Superintendent golf links, piper, gardner, &c., there shall be paid $1,000; if any have served ten years or over $1,500, if fifteen or over $2,000.

To every laborer at Skibo upon our pay rolls who has served two years or more $50, if five years or over $100.

A sum equal to two years' rent shall be remitted to each crofter as rent arrears who is in good standing among the factors.

We are blessed with fine people upon Skibo Estate, and our factor is directed to grant a third year's rent to the crofters provided it is spent upon their homes to their improvement to the satisfaction of the factor.

To the two late crofter tenants now tenants of Creich and Achormlary, there shall be given a credit to each of £2,000 upon their debt to me money advanced that they mite be prompted, with my congratulations upon their success as farmers.

Here ends the list of legacies.

List of Annuities.

Fifth.—I give to each of the persons hereinafter in this fifth article named an annuity of the annual amount in this fifth article set after his or her name, to be paid semi-annually during the annuitant's life, that is to say, to

To each of my nephews or nieces married, $10,000.

To each nephew unmarried, $5,000.

To my dear sister-in-law Stella, with love, $10,000.

To my dear brother-in-law Harry or his wife, Mrs. Whitfield, succeeding him, $10,000.

To my cousins, Miss Maggie Lauder, Miss Anna Lauder, and Mrs. George, all of Dunfermline, each $5,000.

To Alexander King or his wife succeeding, $5,000.

George King or his wife succeeding, $5,000.

S. H. Church, Pittsburgh, wife succeeding, $5,000.

W. J. Holland, wife succeeding, $5,000.

Mr. Hammerslaig, wife succeeding, $5,000.

Miss West in Carnegie School, $5,000.

Douglas Stewart, museum, wife succeeding, $5,000.

Mr. Beatty, Art Department, wife succeeding, $5,000.

William Frew, $5,000.

Mr. Wilmot of Hero Fund, Pittsburgh, wife succeeding, $5,000.

Mrs. D. A. Stewart, Pittsburgh, $5,000.

Mr. Tuttle, Secretary Oratorio Society, New York, $3,000.

Mr. Walter Damrosch, New York, wife succeeding, $5,000.

Mrs. Grover Cleveland, Princeton, $5,000.

Mrs. Theodore Roosevelt, Oyster Bay, $5,000.

President Taft $10,000.

Dr. Joseph Garmany $5,000.

Miss Margaret B. Wilson, Normal College, New York, $5,000.

George W. Cable, Northampton, $5,000.

Mr. Woodward Prest, President Carnegie Foundation, $5,000.

Mr. Henry S. Pritchett, Professors Pension Fund, $10,000.

Homer D. Bates, New York City, (Telegr. Fund,) $5,000.

Mrs. James R. Wilson, Pittsburgh, $5,000.

Mr. Robert A. Franks, wife succeeding, $20,000.

James Bertram, wife succeeding. $10,000.

John Morley, London, (life long friend,) $10,000.

Thomas Burt, M. P., (life long friend,) $5,000.

John Wilson, M. P., (life long friend,) $5,000.

Right Hon. John Burns, $5,000.

Sir Swire Smith, $5,000.

Claude S. Carnegie, (Devonshire,) $10,000.

Hon. Lloyd George, $10,000.

Hew Morrison, Edinburgh, $5,000.

Mr. Hardie, Factor, Skibo, and his wife, jointly, $5,000.

Mr. Poynton, secretary, $5,000.

Here ends the list annuitants.

Whenever an annuitant shall die leaving surviving a widow or husband who was living at the time of my death, I direct that the annuity be continued to such widow or husband so long as he or she shall survive and remain unmarried.

Provision for Income.

Sixth.—I direct my executor and trustee either to set apart, hold in trust, invest and keep invested, in separate funds, one for each annuitant, sufficient sums to produce by the clear net interest and income thereof, respectively, the several annuities provided in the Fifth Article of this will, taking into account any changes in the list of annuitants which shall have been caused by death or by any codicil hereafter made by me, and to pay the said several annuities from the intcrest and income of the respective funds in semi-annual payments, or to purchase such annuities in life insurance companies of good standing in the City of New York or elsewhere. Upon the termination of each annuity the principal of the fund held to produce such annuity shall be treated and disposed of as a part of my residuary estate.

Seventh.—I give and bequeath to Carnegie Corporation of New York, incorporated by an act of the Legislature of the State of New York, which became a law June 9, 1911, being Chapter 297 of the Laws of 1911, all the rest, residue, and remainder of my property and estate of whatever nature and wherever situated,

Eighth.—(a) I direct that no bond or other security be required from my executor and trustee for the performance of its duties.

(b) I authorize my said executor and trustee, in its discretion, to retain for investment of the principal of any of the securities left by me.

I authorize it, with the consent of the legatee, to pay any legacy herein contained, by tvhe delivery of such securities in lieu of cash to the amount of their market value, and I direct that the judgment of my executor and trustee as to the true market value of such securities be deemed conclusive and final.

I authorize it to sell any of the securities or other property coming into its hands, at public or private sale, and upon such terms as to time and manner of payment as it shall deem best.

Investments Authorized.

I authorize it to make new investments of the moneys coming into its hands in such securities as are sanctioned by the laws of the State of New York as proper investments for savings banks; or in bonds secured by first mortgage on railroads in the United States upon the common stock of which dividends shall have been regularly paid for at least the two successive years immediately preceding the time of such investment; or in any other class of bonds of any trunk railroad company in the United States, in high credit, which has not failed to pay regular dividends on all of its stock for at least five years immediately preceding such investment; or in the preferred stock of any such company; or in the bonds or preferred stock of any industrial corporation in the United States which shall not have failed to pay dividends on all of its stock for at least five years immediately prior to such investment; or in bonds secured by first mortgage or improved real estate, in the United States, worth, in the opinion of competent appraisers, a clear 50 per centum (50%) more than the amount of the mortgage; or in certificates of established bond and mortgage companies or trust companies, secured by the deposit of specific bonds and mortgages answering the foregoing requirements.

I authorize, in its discretion, and without liability for any loss incurred thereby, to compromise and settle all claims by, or against, my estate; to extend the time for payment of any debts owing me at the time of my death, for such time, and upon such security, as it deems expedient, or without security; to submit to arbitration any disputed claims by, or against, my estate.

I authorize it to employ such agents, servants and advisers as it deems proper for the management of the estate and the trusts herein provided for, and to pay out of the estate all expenses incurred therefor.

Shall Be No Contest.

Ninth.—Each of the foregoing legacies is given upon the express condition that the beneficiary of such legacy shall not, directly or indirectly, commence, prosecute, or aid in the prosecution of any legal proceeding having for its object the defeat, in whole or in part, of any provision in this will or any codicil thereto, or of any testamentary intention herein or therein declared, and I hereby revoke and annul all gifts made to any beneficiary who may, directly or indirectly, commence, prosecute or aid in the prosecution of such proceeding, and direct that such gifts form part of my general residuary estate and be disposed of as such.

Tenth.—Should my wife survive me, and should any bequests or directions of this will be ineffectual, or invalid in any degree under the law, by reason of my death occurring within two months of the execution of this will, or by reason of my having given more than one-half of my estate to benevolent, charitable, literary, scientific, religious or missionary societies, institutions or corporations, or for any other reason, I hereby give and bequeath to my said wife, absolutely and without any condition all of my property and estate, of whatever nature and wherever situated, which, for the reasons aforesaid, or for any other reason, may not be sufficiently disposed of by my said will.

It is my wish not to die intestate as to any part of my estate, and I intend, by this article, to give absolutely to my said wife all my property which, under circumstances by operation of the provisions of law above referred to, or any other law, or for any reason, may not be otherwise lawfully given to the persons and corporations named or mentioned in my said will. I have entire confidence that it will be the wish of my said wife to carry out, so far as practicable, my intentions with regard thereto, but this in no wise affects the absolute quality of my gift to her.

Executor Named.

Eleventh.—I nominate and appoint executor and trustee under this will Home Trust Company, a corporation organized and existing under the laws of the State of New Jersey. In case for any reason the said Home Trust Company shall be unable to act as executor and trustee under this will then I nominate and appoint executor and trustee under this will the President for the time being of the said Home Trust Company. In case my exccutors and trustee shall be the Home Trust Company or any person not receiving a legacy or annuity under this will, I direct that my executor and trustee shall receive as full compensation for all services as executor and trustee and in lieu of all commissions as such executor and trustee the sum of one hundred thousand dollars ($100,000.) In case my executor and trustee under this will shall be the aforesaid Robert A. Franks or any other person receiving a legacy or annuity under this will, I direct that my executor and trustee shall receive such legacy or annuity as full compensation for all services as executor and trustee and in lieu of all commissions as such executor and trustee. Acceptance of the appointment hereunder shall be deemed an assent to this condition.

Twelfth.—I hereby revoke all other wills and codicils to wills by me at any time heretofore made.

In witness whereof I, Andrew Carnegie, testator, have set my hand and seal to two original wills in duplicate, and have to the ten preceding sheets subscribed my name in the City of New York this thirteenth day of February, A. D., one thousand nine hundred and twelve.

[Seal] ANDREW CARNEGIE.

The foregoing will is typewritten on one side of ten sheets numbered from 1 to 10 inclusive, except the names of legatees and the amounts of the legacies under Paragraph Fourth, the names of annuitants and amounts of the annuities under Paragraph Fifth, and the statements written at the foot of the lists of annuities and legacies and showing the termination thereof, all of which are written in the hand of the testator prior to the execution of this will. Each of the said sheets has been signed by the testator. The said will is signed, sealed, published and declared by Andrew Carnegie, the testator, as and for his last will and testament in the sight and presence of us, who in each other's sight and presence, and in the presence of the testator, and at his request, have hereunto subscribed our names as witnesses thereto this thirteenth day of February, 1912.

The blank spaces left in paragraphs fourth and fifth for the insertion of the total number of legatees and of the total number of annuitants, respectively, have been left unfilled; and therefore the phrases "number of legatees" and "number of annuitants" in this attestation clause have been stricken out.

Elihu Root, Jr., lawyer, 31 Nassau Street, residing at 63 East Seventy-fourth Street, New York City.

Grenville Clark, lawyer, 31 Nassau Street, residing at 500 Madison Avenue, New York City.

Francis W. Bird, lawyer, 641 Washington Street, residing at 101 East Seventieth Street, New York City.

The Codicil.

I, Andrew Carnegie, of the city of New York, do hereby make, publish, and declare this codicil to be my last will and testament heretofore executed by me and bearing date the 13th day of February, 1912.

One.—Having by the Second Article of my said will given and devised all my real estate and certain personal property to my beloved wife, Louise Whitfield Carnegie, I now make the following provision: If my said wife shall not survive me I give and devise to my beloved daughter Margaret all the real estate of which I die seized or possessed, to have and to hold to her, her heirs and assigns, for her and their own use and benefit forever, together with all books, pictures, works of art, household furniture, horses, carriages, motor cars, and other contents of the dwelling houses, stables, garages, and other buildings appurtenant to dwelling houses now or hereafter during my lifetime used or maintained by me.

Two.—Having made and executed my said will in duplicate and having when writing the list of annuitants given an annuity of $5,000 to John A. Poynton, my secretary, in one duplicate original of the said will, and having given an annuity of $5,000 to Alexander King, or his wife succeeding him, in one duplicate original of the said will, and having given an annuity of $5,000 to George King, or his wife succeeding him, in one duplicate original of the said will, and having omitted the three said annuities from the other duplicate original of the said will, I direct that the three said annuities shall take effect as though they had been inserted in both duplicate originals of the said will.

Except as above modified by this codicil, I hereby ratify and confirm my said will.

In witness whereof I have hereunto set my hand and seal this 31st day of March, 1919.

ANDREW CARNEGIE (Seal).

Signed, sealed, published and declared by Andrew Carnegie, the testator above named, as and for a codicil to his Last Will and Testament, in our presence, who at his request and in his presence, and in the presence of each other, have hereunto subscribed our names as witnesses this 31st day of March, 1919.

Elihu Root, Jr., lawyer, residing at 1,155 Park Avenue, New York City.

Silas W. Howland, lawyer, residing at Rye, N. Y.

Clinton Combes, lawyer, residing at Garden City, N. Y.

AUG 29 '19

CARNEGIE'S ESTATE, AT TIME OF DEATH, ABOUT $30,000,000

Will, Probated Yesterday, Distributes $10,000,000 to Friends and Philanthropies.

RESIDUE TO PUBLIC USE

Wife and Daughter Provided For Long Before Last Testament Was Made.

GRANTS MANY ANNUITIES

Total of Philanthropic Gifts, Including Bequests, Estimated at $371,065,653.

Carnegie's Annuities to Public Persons

Ex-President Taft.....	$10,000 a year
Hon. John Burns.....	5,000 a year
Viscount Morley	10,000 a year
Mrs. Preston, widow of Grover Cleveland	5,000 a year
Mrs. Theodore Roosevelt	5,000 a year
David Lloyd George....	10,000 a year
Thomas Burt, M. P....	5,000 a year
John Wilson, M. P.....	5,000 a year
Walter Damrosch	3,000 a year

The will of Andrew Carnegie, filed here yesterday and admitted to probate immediately by Surrogate Fowler, disposes of an estate estimated at between $25,000,000 and $30,000,000. The residuary estate of about $20,000,000 goes to the Carnegie Corporation. Direct public bequests of $960,000 are left to institutions, and annuities which will take $268,000 a year go to friends, associates, relatives, and persons of public prominence.

Mrs. Carnegie receives all her husbands real estate with his personal effects of every kind, believed to be worth between $5,000,000 and $10,000,000. In explaining why he made no further provision for his wife, Mrs. Louise Whitfield Carnegie, and no bequest to his daughter, Margaret, now Mrs. Roswell Miller, the testator said:

"Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter, Margaret; and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide."

The public bequests were $300,000 to Hampton Institute, $200,000 each to Pittsburgh University and the Relief Fund of the Authors' Club of New York; $100,000 to Stevens Institute "to improve my original gift," $100,000 to St. Andrew's Society, in addition to a lifetime gift of $100,000, and $60,000 to Cooper Union, making his total of gifts to that institution $750,000.

Annuities to well known persons include the following: William H. Taft, $10,000; John Burns, $5,000; Mrs. Grover Cleveland, now Mrs. Thomas J. Preston, $5,000; Mrs. Theodore Roosevelt, $5,000; David Lloyd George, British Chancellor of the Exchequer, $10,000; John Morley, "friend and associate," $10,000; Walter Damrosch, [illegible] Thomas Burt, and John Wilson, members of Parliament and [illegible] long friends, $5,000.

A notation in the handwriting of Mr. Carnegie on the margin of the will, opposite the bequest to ex-President Taft, says that "the annuity has been transferred to the Presidential annuities of the Carnegie Corporation." It was recalled yesterday that Mr. Carnegie called a meeting of the directors of the Carnegie Corporation at his home in November, 1912, at which time it was stated that the corporation would offer $25,000 to all ex-Presidents or their widows, which accounts also for the gifts to the former Mrs. Cleveland and to Mrs. Roosevelt.

Annuities for Associates.

Men and women associated in the organizations established by Mr. Carnegie for the distribution of his wealth for the benefit of mankind also received annuities. They include: Robert A. Franks, Financial Secretary, and President of the Home Trust Company, founded by Mr. Carnegie for the conduct of his private business, and named by him as executor under his will, $20,000; Dr. Henry S. Pritchett, President of the Carnegie Foundation for the Advancement of Teaching, $10,000; James Bertram, for many years private secretary, $10,000; President Robert S. Woodward of the Carnegie Institute at Washington, $10,000, and John A. Poynton, Secretary, $5,000.

Mr. Carnegie gave $10,000 a year to each of his married nephews and nieces, and $5,000 to each nephew unmarried. To his sister-in-law, Stella, he gives $10,000 a year, "with love." His brother-in-law, Harry Whitfield, and his wife after him, get $10,000. Anna and Maggie Lauder, and Mrs. George of Dunfermline, cousins, get $5,000 each. Claude S. Carnegie of Devonshire receives $10,000 a year.

Made Void by Contest.

The will provides that the bequest of any person who attempts to contest it in any way is to go to the residuary estate. It was made Feb. 13, 1912 with codicil dated March 31 last. Elihu Root, Jr., who witnessed both the will and codicil and filed them for probate, in estimating the estate between $25,000,000 and $30,000,000, said:

"He early did divest himself of his great fortune for the benefit of mankind, as he long had he would."

Mr. Carnegie executed personally the fourth article of the will, and the remainder of the will and all of the codicil was executed by Mr. Root. Mr. Carnegie gave pensions equal to half a year's salary to George Irvine, who resigned as butler after twenty-five years' "faithful service," and to Mrs. Nicol, housekeeper, for twenty-seven years when the will was made in 1912. A similar pension went to Nannie Lockerbie, "our nurse," and Maggie Anderson, our "oldest servant." All household servants employed fifteen years or more got $2,000 outright, those employed eight years or more $1,200, and all others more than four years $000.

Mr. Carnegie gave to all heads of departments at Skibo, including gamekeeper, forester, chauffeur, yacht Captain, Superintendent of golf course, piper, gardener, &c., $2,000 for each employed more than fifteen years; $1,500 to those ten years or more, and $1,000 if less. Each laborer employed more than five years gets $100 and those two years or more receive $50. Two years' rent is to be remitted to each "crofter," or tenant farmer, "who is in good standing among his neighbors." Concerning them Mr. Carnegie said:

"We are blessed with fine people upon Skibo estate, and our factor is directed to grant a third year's rent to the crofters provided it is spent upon their homes to their improvement to the satisfaction of the factor." Concerning two tenants who had removed elsewhere and owed Mr. Carnegie he gave credit for $1,000 upon their debt, "with my congratulations upon their success as farmers."

Total Benefactions $371,065,653.

Mr. Carnegie's bequest of the residue of about $20,000,000 to the Carnegie Foundation, makes his total bequests to that corporation $145,000,000, and his total public benefactions of every kind $371,065,653. The corporation was incorporated by special act of the New York State Legislature in 1911 to "receive and maintain a fund and apply the income to promote the advancement and diffusion of knowledge among the people of the United States by aiding technical schools, institutions of high learning, libraries, scientific researches hero funds, useful publications, and by such other agencies and means as shall from time to time be found appropriate.' The broad powers of the corporation permit it to aid any of the specific institutions created by Mr. Carnegie to distribute his bounty. He provides in his will that if any of his bequests prove ineffectual for any reason they are to go to Mrs. Carnegie. Concerning this provision Mr. Carnegie said:

"I have entire confidence that it will be the wish of my said wife to carry out as far as practicable my intentions with regard thereto, but this in no wise affects the absolute quality of my gift to her."

In case the Home Trust Company of Hoboken is unable to act, Robert A. Franks is made executor and trustee and if he is unable to do so the President of the trust company shall act. The executor is to receive $100,000 for such services.

Because the public bequests are not taxable, the State of New York will collect inheritance tax on less than $10,000,000.

FRIEND SAYS CARNEGIE DID NOT 'DIE DISGRACED'

Secretary of the Corporation Explains Historic Phrase as to Wealth.

Close friends and business associates of Andrew Carnegie were not surprised either at the amount of his fortune which remained, as disclosed by his will probated yesterday, nor at the manner he chose for its final disposition. They were quick to realize that in all probability there would be those who, in view of the $25,000,000 or $30,000,000 estimated total, would insist that the ironmaster, to use his own historic phrase, had "died disgraced."

But James Bertram, Secretary of the Carnegie Corporation of New York and for many years Mr. Carnegie's private Secretary, drew attention to Carnegie having written in 1898 not "a man who dies rich dies disgraced," but "a man who dies thus rich, dies disgraced," the whole paragraph having read:

"The day is not far distant when the man who dies leaving behind him millions of available wealth, which were free for him to administer during life, will pass away 'unwept, unhonored, and unsung,' no matter to what use he leaves the dross which he cannot take with him. Of such as these the public verdict will be, 'The man who dies thus rich dies disgraced.'"

"It is well this paragraph should be understood," Mr. Bertram said, "in order that an incorrect recollection of its text should not lead careless persons to turn Mr. Carnegie's words against him."

Not Surprised by Annuities.

Mr. Bertram, who was associated with Mr. Carnegie for twenty-two years, said he had no intimation of the $10,000 annuity which he receives under the will, but neither he nor others who learned yesterday of their good fortune were surprised at the final evidence of loyalty on the part of one so many of his associates regarded as a friend. Mr. Bertram said that neither he nor Robert A. Franks, treasurer of the corporation, both of whom are life trustees of that organization, would relinquish their work with the parent benevolent institution. While he was not definitely advised, he felt confident that others connected with the corporation who benefited under the will likewise would remain identified with it and carry on their work.

The corporation has $125,000,000, turned over to it by its founder, the income of which it disburses both among Carnegie enterprises and outside welfare or educational organizations which it finds worthy. To this will be added, once the annuities have run their course, practically all the principal of what fortune remained after Mr. Carnegie had dispersed some $350,000,000.

A question which interested those who studied the will yesterday was the amount of the settlements made upon Mrs. Carnegie during her husband's lifetime. To family affairs of this sort Mr. Carnegie gave his own personal attention, said those long familiar with his operations. The bequest to her, however, of the real estate, household goods and art objects accumulated by Mr. Carnegie during his lifetime make it a foregone conclusion in the opinion of those competent to judge, that Mrs. Carnegie must be possessed at least of the income from several millions, since it appeared she was expected to be able to maintain her late husband's elaborate and costly establishments. That she

would duplicate some of that. The Carnegie art collections was considered most unlikely to be moved quarters.

Much interest was aroused by the annuities left to ex-President Taft and to the widows of ex-Presidents Cleveland and Roosevelt. It was recalled, however, that for many years Mr. Carnegie had agitated for Congressional pensions for ex-Presidents and their families, believing that those who had served the nation in its highest office should not be left to the hazards of ordinary business or professional careers, once they were back in private life. In November, 1912, Mr. Carnegie announced formally that he had determined that he would pay a $25,000 annuity to each future ex-President." Mr. Taft's term then was soon to expire, and he was to have been the first beneficiary. The offer aroused widespread comment and discussion, particularly as the use of the phrase "future ex-President" was taken as definitely and explicitly excluding the late Colonel Roosevelt, who at the time was the only living ex-President. Mr. Taft, while officially silent as to the offer, was represented by Washington correspondents as frowning upon the plan, and Colonel Roosevelt was quoted as saying a few days later that while his exclusion under its terms left him not directly interested he felt that public concern was for the pensioning of small Government employes and widows rather than of former Presidents or their families. Whether Mr. Carnegie had made any effort to discover whether these particular annuities would be acceptable was not learned.

Felt Public Men Were Ill Paid.

Not only these bequests but many others, notably those to Mr. Lloyd George and other public men in England, were interpreted by Mr. Carnegie's old associates yesterday as merely expressive of his lifelong belief that public men generally were ill rewarded and that they should fare better at the hands of the States they had served. There was little doubt that one of his objects in providing for a few such was to draw attention to the need of countless others similarly ill-rewarded in his judgment and so numerous that he must have regarded making provision for them as beyond the scope of any one private fortune.

There was little comment on the absence from the will of all religious bequests. Mr. Carnegie had followed a similar policy in his pensions for teachers, having specifically exempted theological institutions from such benefactions, and the strained relations between himself and the clergy had been more than once illustrated, as, for example, when the College of Bishops of the Methodist Episcopal Church, South, in 1913 vetoed his million dollar endowment for the medical department of Vanderbilt University, though the chancellor and trustees accepted the gift.

There were few surprises among the outright bequests or the annuities. Those to relatives were expected from one who, at least so far as generally was known, always maintained friendly intercourse with his relations, both in this country and in his Scotch birthplace. Those to institutions were not notably large for a man who had devoted a fair lifetime to generous giving, and practically all, if not every one, of the institutions benfited had been recipients of the Carnegie bounty in the past.

Of the individuals remembered outside of one or two public men all were either close friends of Mr. Carnegie's late years or of his early business life, or else men and women who had rendered faithful services in one or another of the benevolent—he was most insistent that they never should be called philanthropic—enterprises which Mr. Carnegie either established or helped to support.

Alexander King, now dead, was one of the pioneer thread men of Paisley, Scotland, familiar to an earlier generation and to present lovers of antiquities for its shawls. Mr. Carnegie's father was himself a pioneer at Scottish looms. George King was another associate of early days. At present he is an official of the American Thread Company. S. H. Church of Pittsburgh is an official of the Pennsylvania Railroad, and succeeded the late William N. Frew as President of the Carnegie Institute. Mr. Frew was mentioned in the will for a $5,000 annuity. W. J. Holland is author of the butterfly books which attracted attention some years ago, and is Director of the Carnegie Museum in Pittsburgh.

Pittsburgh Friends Remembered.

Arthur T. Hammerschlag formerly was connected with trade education in this city, and now is Director of the Carnegie Institute of Technology in Pittsburgh. Miss West is dean of the women's department of that same institute called, after Mr. Carnegie's mother, the Margaret Morrison Carnegie School. Mrs. D. A. Stewart is the wife of one of Mr. Carnegie's early business associates, and Douglas Stewart is her son, employed in the Carnegie Museum. John W. Beatty is Director of the art department of the museum. F. M. Wilmot has been manager of the Carnegie Hero Fund since its beginning.

William B. Tuttle is a former secretary of the Oratorio Society. Dr. Joseph Garmany, a native of Savannah, Ga., has practiced medicine in New York for many years and was the testator's personal physician for a generation. Dr. Margaret D. Wilson is professor of physiology and hygiene in the New York Normal College and is a native of Mr. Carnegie's birthplace, Dunfermline, Scotland. George W. Cable of Northampton, Mass., is author of "Creole Days" and other books and was long a personal friend. Robert S. Woodward is President of the Carnegie Institute for Research at Washington.

Henry S. Pritchett is President of the Carnegie Foundation for the Advancement of Teaching. Homer D. Bates was a pioneer telegrapher with Mr. Carnegie in civil war days and was associated with the Ironmaster in the Veteran Telegraphers' organization. Robert A. Franks served Mr. Carnegie for more than twenty-five years, having been both his personal treasurer and treasurer of the corporation.

St. Andrew's Society, which receives another $100,000, is a Scottish benevolent institution of which Mr. Carnegie was President for many years.

The "Crofter tenants" to whom the will refers are small Scottish farmers who under the laws of the country practically can not be dispossessed because of their long tenure.

At the offices of the Carnegie Corporation it was said yesterday that probably nothing would be done toward filling the office of President made vacant by Mr. Carnegie's death before the November annual meeting, and that the founder's death would cause no change in the conduct of the organization, for the perpetuation of which Mr. Carnegie had made every provision.

AUG 29 '19

MR. CARNEGIE'S WILL.

ANDREW CARNEGIE gave away more than $350,000,000 for educational, philanthropic, and eleemosynary objects in his life. At his death he left from $25,000,000 to $30,000,000. Virtually he gave away all but a small portion of his enormous fortune. His will is an interesting and characteristic document. He had provided for his family in his lifetime. His will is substantially a series of bequests to institutions, such as the Hampton Institute, the Stevens Institute, the Cooper Union; to various old friends, distinguished and undistinguished. He remembers his old butler and housekeeper, and "NANNIE LOCKERBIE our nurse," and "MAGGIE ANDERSON our old servant," the household servants, the piper, and other functionaries at Skibo. The Skibo laborers who had worked for him two years were not forgotten. Rent is remitted to his crofters, at least to such of them as have a good name among their people. Written in his own hand, without punctuation, in this part of the will we seem to hear Mr. CARNEGIE talking, after a retrospect and kind thoughts of many friends, humble and illustrious. "We are blessed with fine people on the Skibo Estate." In this the dead man seems alive and speaking to us.

The surviving estate is charged with a long series of annuities, some to relatives, more to friends, some of them friends of many years. The annuities to the former Mrs. CLEVELAND, to Mrs. ROOSEVELT, and to Mr. TAFT may be regarded as a means of calling popular attention to the propriety, in Mr. CARNEGIE'S opinion, of providing sufficient pensions for Presidents when they leave office. They also express by implication Mr. CARNEGIE'S admiration for three statesmen of high character and achievement, differing remarkably in their characteristics from one another. Mr. CARNEGIE was catholic in his admirations and his friendships.

The annuity of $10,000 to "JOHN MORLEY London (Lifelong friend)" is unconsciously a tribute to the testator as well as to the annuitant. The friendship of a man like JOHN MORLEY, a sagacious, thoughtful, and highly accomplished man, is not lightly given. JOHN BURNS, who has come up from the ranks, a sincere and genuine labor statesman, not of the contemporary Labor Party sort, is remembered with an annuity of $5,000. Mr. LLOYD GEORGE'S annuity of $10,000 will probably produce more sensation and surprise in England than here. This cobbler's ward of genius will not always have an official salary to live on. He has been long divorced from practice as a solicitor. Mr. CARNEGIE'S bequest insures him a modest independence, which may be of great help to him in not distant political struggles which are likely to call for the use of all his powers of mind and character. This bequest, too, is more than a bequest. It is a judgment and an approval.

Mr. CARNEGIE was a salient and original character, full of life; and such he shows himself, even in his will.

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CARNEGIE'S DEATH,
1919
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IMAGED

New York Tribune

AUG 12 '19

Carnegie, 83, Dies at Home In Berkshires

Broken in Health and Saddened by War, Iron Master Suddenly Succumbs to Pneumonia

Tarrytown Will Be Resting Place

Had Given Away, Since He Began His Benefactions, $350,695,653

LENOX, Mass., Aug. 11.—In his great mansion overlooking a lake in the beautiful Berkshire Hills, where he sought seclusion when bodily infirmity overtook him and his mind was saddened by the entrance of his country into the world war, Andrew Carnegie, ironmaster and philanthropist, died peacefully to-day. He was in his eighty-fourth year.

Although he had been in feeble health for more than two years, his final illness was brief—a matter of days. A severe cold developed quickly into bronchial pneumonia, the aged patient lapsed into unconsciousness and the end came as though it were but the beginning of a deeper sleep.

Simple Funeral Planned

No ostentation will mark the funeral of the man who, when he began eighteen years ago to give away his millions, was rated as having the second largest private fortune in America. A simple service, attended only by members of his family and his household, will be held at the home, Shadow Brook.

It was said unofficially late to-night that the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, and the Rev. Dr. William P. Merrill, pastor of the Brick Presbyterian Church, of New York, would officiate at the funeral, to be held on Thursday, and that the body would be taken to Tarrytown, N. Y., for burial.

Mrs. Carnegie was at her husband's bedside in the last hours of his life, but he did not revive sufficiently to permit of any sign of recognition. Their daughter Margaret, who last April married Ensign Roswell Miller, of New York, was notified that it was apparent that the illness would be fatal, and she arrived from her home at Millbrook, N. Y., a few minutes after her father had died.

Grief Overcomes Widow

The widow of the "Laird of Skibo," although overcome with grief at the sudden death of her husband, bore the shock bravely. Her physician said to-night that she had recovered sufficient strength to make it possible for her to go through the ordeal of the private funeral service. She was not equal, however, to the task of directing final arrangements for the service and burial.

A mass of telephone and telegraph messages of condolence from persons of prominence in all parts of the country had accumulated at Shadow Brook to-night. Until Mrs. Carnegie is able to read these to-morrow the names of the signers will not be made public.

Dr. Brace W. Paddock, of Pittsfield, who attended Mr. Carnegie in his last illness and had visited him frequently throughout the summer, said to-night that the patient was in a very feeble state when he returned to his summer home in the spring.

Shows Temporary Rally

At that time it was evident to his intimates that the once great industrial leader was a broken man and that any slight indisposition might have a fatal termination. However, the air of the Berkshires and the seclusion afforded in his beautiful estate appeared to have a beneficial effect upon him and he exhibited occasional flashes of the old exuberance that had made him a cheerful companion for so many years.

At times his spirit outran his strength, and it was necessary for those responsible for his care to restrain him. He was eager to motor on pleasant days and to fish in Lake Mahkeenac when the weather was of the fishing variety. At such times he sought permission from his physician with a persuasiveness that was hard to deny.

Cold Turns Into Pneumonia

Mr. Carnegie proved an easy prey to a cold contracted last Thursday, and after a futile attempt to shake it off he took to his bed the following day. Saturday bronchial pneumonia developed rapidly despite the most thorough efforts to stay it. Late Sunday night the aged man lapsed into unconsciousness, remaining so until the end, at 10 minutes after 7 o'clock this morning.

Archibald Barrow, secretary to Mrs. Carnegie, left for New York to-night. It was understood that he would look after arrangements for the removal of Mr. Carnegie's body.

The sum of Mr. Carnegie's benefactions was estimated to-day at $350,695,653.

Carnegie Began Life At $1.20 Weekly Wage

ANDREW CARNEGIE was born at Dumfermline, Scotland, November 25, 1835.

At the age of eleven he came to this country with his parents on $50 borrowed from an uncle, George Lauder.

The family settled at Allegheny City, Penn., in 1848, where Andrew went to work as bobbin boy at $1.20 a week.

His next job was telegraph operator at $25 a month.

In the Civil War he worked in the telegraph branch of the service and devised a cipher system for the Union forces.

Soon after the war he aided T. T. Woodruff in the development of the first sleeping car and realized $10,000 when the Pullman Company bought the rights.

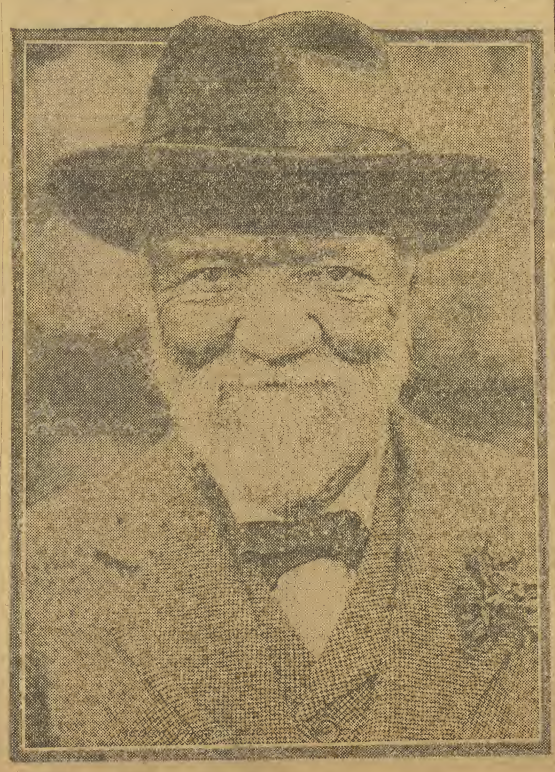
Made his first $1,000,000 in oil lands which he bought with borrowed capital.

In 1867 formed the Keystone Bridge Company, which built the first iron bridge in the country over the Ohio River.

Brought the Bessemer steel process to this country, and became owner of the Homestead Mills in Pittsburgh.

In 1888 he and his associates owned the seven great steel mills in and around Pittsburgh.

In 1901 the Carnegie Steel Company was merged into the United States Steel Corporation and Mr. Carnegie retired from business with $250,000,000.



Andrew Carnegie

AUG 12 '19

Carnegie Rose From Penniless Boy to One of Richest Men in the World

Life Story of Scotch Boy Who Amassed One of Largest Estates in the World Reads Like Fiction

Gave Away Many Millions

Final Years Spent in Spreading Education Through Libraries; Heroism Was Rewarded

Andrew Carnegie, the outstanding figure of nineteenth century industrialism, will go down through the ages as the very personification of "Triumphant Democracy."

Overcoming almost insuperable obstacles by his unusual energy and sheer tenacity of purpose, Andrew Carnegie rose from a humble messenger boy to wealth beyond the dreams of avarice. He rose from obscurity to a unique position in the world.

Yet despite the tremendous effort put into everything he undertook, Andrew Carnegie's meteoric rise was due entirely to the opportunity offered to all in a land of freedom and of free speech. This fact he emphasized in all his writings, and in all his speeches. Moreover it had a profound effect upon the course he adopted for the administration of his vast fortune for the development of mankind, and the furtherance of science.

Fathered World Peace Plan

From the very first he looked upon his fortune as a great trust bestowed upon him for the betterment of mankind. With this point in view he set himself the task of administering it for the development of education, art and science.

One of his most recent gifts in the latter realm was the establishment of Mount Wilson Observatory, built for the special purpose of studying the sun. This remarkable observatory is just about to begin work of adding to the store of human knowledge.

Andrew Carnegie was born in Dunfermline, the parliamentary burgh of Fifeshire, Scotland, on November 25, 1837. His birthplace was a one-story structure in Moodie Street, just back of some gas works. At the time he came into the world the town of Dunfermline was noted for its extensive weaving industry.

The boy's father, William Carnegie, was one of the leading weavers of Dunfermline and was considered well to do, as he owned four damask looms and employed several apprentices. Economy was the watchword of the household, however, and in order to insure the family against future reverses the mother worked at the looms from early morning until late at night.

Father Meets Reverses.

When Andrew was eleven years old a dire destroyer of the family prosperity came in the shape of the discovery of the uses of steam. The hand weavers of Dunfermline saw large factories spring up in which this new power was installed, and found that they must abandon the occupation which their fathers and their fathers' fathers had followed. Upon none of them did the blow fall more heavily than upon William Carnegie. He was forced to dispose of his looms at a low figure. His savings rapidly vanished and the spectre of poverty was installed in the home.

Andrew Carnegie in later life paid glowing tribute to the worth of his mother. It was she who, upon returning tired and worn from her toil at the looms, yet found time to instruct young Andrew. To her he owed what little education he received in those days, and he never forgot his debt. In this connection he once said: "I have never known my mother to be wrong in anything. So long as she lived I never hesitated to obtain her opinion on any question and to follow it absolutely."

At this crisis in the family fortunes the mother exhibited wonderful courage and foresight. She summoned a family council and brought hope to her despairing husband by proposing emigration to America. Having insufficient funds to make the journey, she appealed to her brother, who was a familiar character in that part of Scotland. He was called "Candy Rock and Whitenin' Geordie Lauder" because he peddled rock candy through the streets for the children, and also sold stove whitening to the housewives. The peddler willingly gave his sister £10.

In 1848 the Carnegie family, consisting of the father and mother, Andrew and his brother William, set sail. Seven weeks after they embarked the Carnegies sailed into New York Harbor, and a day or so after their arrival left here for Allegheny City, where relatives had already settled.

Bobbin Boy.

The first money Andrew Carnegie earned was to him the greatest prize of his life. Not all the millions of dollars he afterward amassed and bestowed in libraries, books, paintings and charity gave him so much pleasure as the first $1.20 he took home for a week's work when twelve years old. He lived with his parents in a little dwelling in Rebecca Street, which long since has disappeared. He had secured a situation as a "bobbin boy" in a cotton factory. Allegheny City, before the Civil War, was one of the greatest cotton manufacturing towns in the country. There were no eight-hour workdays and half-holidays on Saturdays then. The working people labored from the earliest peep of dawn until darkness prevented the further use of the tallow dips which flickered uncertainly about the machinery. Being a "bobbin boy" was hard work. It kept young Andrew busily engaged, and he had no time for play or the reading of books. He did not like his employment, but he kept his hard working father and mother from knowing his dissatisfaction.

For one year Andrew persevered as a "bobbin boy." In the winter mornings he had to grope his way about the streets going to work, as there were no lights. The streets were not paved and the cotton mills were dark and dingy. This experience brought him face to face with the hardships of child labor and undoubtedly influenced him in later life to start economic reforms and educational enterprises. Hard as this work was, however, young Carnegie left it to take up even more strenuous labor in the cotton factory of John Hay, a distant relative. His new job consisted of firing the boiler and subsequently of running the steam engine which controlled the machinery.

Looked for Better Times.

"I was young," he added, "and had my dreams, and something within always told me that this would not last and that I should soon be in a better position."

Carnegie's next job, that of telegraph boy, was secured, it is said, through his father's love for checkers. The father had become a moulder in pottery, and frequently visited a club where checker players gathered. Young Andrew at times accompanied him, and on one occasion met there a Mr. Brooks, who was manager of a telegraph office. The elder Carnegie told Brooks he didn't know what to do with his boy. "Send him to my office," said the latter, "and I will make a messenger of him." Mr. Carnegie once described this new job as "a transference from darkness to light." "My only dread," he continued, "was that I should some day be dismissed because I didn't know the city. I knew that a messenger boy ought to know all the firms and addresses of men who were in the habit of receiving telegrams. However, I made up my mind that I would learn to repeat successively each business house in the principal streets, and was soon able to shut my eyes and begin at one side of Wood Street and call every firm in succession to the top, and then pass to the other side and call every firm to the bottom."

From messenger boy he soon rose to the post of operator. When a messenger he used to get to the office earlier than necessary in order to study the instrument and alphabet. As operator he received what to him then was the enormous salary of $25 a month. He also did extra work in the way of furnishing the telegraphic news to the Pittsburgh newspapers. This increased his income about $5 each month.

His First Investment.

With the completion of the Pennsylvania Railroad to Pittsburgh, Thomas A. Scott was sent there as division superintendent. His coming made a decided change in the boy's opportunities, for Mr. Scott, attracted by the lad's energy, offered him the place of operator in his office, at a monthly salary of $35. Mr. Scott's liking for young Andrew finally led him to suggest that if he had $500 it might be well for him to invest it in Adams Express Company stock.

The father, meanwhile, had died, and the ready money in the family at the time this proposal came amounted to considerably less than $500. Andrew, however, as was his invariable custom, told his mother what Mr. Scott had said, and she decided to mortgage their little home. She took a river steamer to Ohio and secured the necessary cash from a brother. When the first dividend came, in the shape of a check for $10, the mother and son were overwhelmed with joy. Mr. Carnegie's career as a capitalist was launched.

A short time after this first venture a Mr. Woodruff strolled into the railroad office one day and drew from his pocket a model for a sleeping car. The value of the invention was immediately recognized by the young operator, who got together all the funds possible and joined Woodruff as a partner in developing the new idea and putting it on the market. The cars were tested by the Pennsylvania and pronounced a success. According to Mr. Carnegie, the sleeping car investment brought him his first considerable return. The company later disposed of its holdings at a large figure, and the enterprise became known under its present name—the Pullman Company.

Devised New Cipher System.

When the Civil War broke out Mr. Carnegie was assigned to duty in and around Washington, being placed in charge of the telegraphic service. While at this work he helped devise the war cipher system, which was later adopted. In referring to this experience he said that he was the third man wounded in the war. He had been sent out to inspect the wires between Elbridge Junction and Washington, and found that the Confederates had pinned several of them to the ground. In attempting to release them one wire suddenly flew up and cut a frightful gash in his face.

"Striking Oil."

His next successful business venture was the purchase with seven capitalists of the Storey farm in Oil City, Penn., where oil had been found the year previous. This venture is referred to in Mr. Carnegie's "Triumphant Democracy" as follows: "When I first visited this famous well the oil was running into the creek, where a few flat bottomed scows lay filled with it, ready to be floated down the Allegheny River upon an agreed-upon day each week, when the creek was flooded by means of a temporary dam. This was the beginning of the natural oil business. We purchased the farm for $40,000. Its value rose to $5,000,000; that is, the shares of the company sold in the market upon this basis, and one year it paid in cash dividends $1,000,000—rather a good return upon an investment of $40.000."

The Iron Master.

Not satisfied with these enterprises, Mr. Carnegie was always on the alert for new ventures, and soon came to the conclusion that railroad bridges could be improved upon as well as railroad cars. He believed the day of wooden bridges had come and gone and that cast iron would be the material employed in the future. He gathered about him a number of railroad men and organized the Keystone Bridge Company, and in order to give it full attention he retired from the railroad service. This was in 1867, and Mr. Carnegie had at last attained his ambition—he was working for himself, had reached a point beyond the salary sphere. The first great bridge over the Ohio, at Steubenville, with a 300-foot span, was built by this company. After a visit to Europe, where he saw that iron rails were being discarded and steel rails substituted, he started the Bessemer process in his mills at Pittsburgh. Later he became the owner of the Homestead Steel Works, at

Pittsburgh, and in 1888 he owned, with his associates, the seven great steel works in or near Pittsburgh. These seven mills, known throughout the world as the Carnegie Steel Company plant, included the Homestead, the Edgar Thompson, the Duquesne Steel Works and Furnaces, the Lucy Furnaces, the Keystone Bridge Works, the Upper Union Rolling Mills and the Lower Union Rolling Mills and the Frick Coke Company. An approximate estimate of this plant put the output at 190,000 tons of steel rails and 140,000 tons of pig iron a month.

Testifying before the Federal Commission on Industrial Relations, in February, 1915, Mr. Carnegie gave in his own words an interesting account of the conduct of that vast business:

"We had one rule: Come what may, we would never think of running our works with new men. Able, sober, well behaved workmen such as ours were are not to be picked up on the streets, and we wished no others. We were very particular in regard to drinking; first offence, men were excluded thirty days; second offence, sixty days; third offence, we parted company.

The Great Homestead Strike.

"We had only one serious disaster with labor; but that was terrible indeed. I was coaching through the Scottish Highlands on my holiday and did not hear of the lamentable riot at Homestead until days after it occurred. I wired at once that I would take the first steamer home, but was requested not to come.

"You might like to hear," he continued, "the following incident connected with the Homestead strike:

"The Governor of Pennsylvania, I understood, wished certain of our workers arrested for riot and bound over for trial. Consequently, some of these disappeared, among them the Burgess of Homestead. Some time afterward my friend, Professor Van Dyke, of Rutgers College, was ordered to California for his health. Upon his return he told me that he had met the ex-Burgess working as a laborer in a Mexican mine at Sonora. I asked him to offer McLuckie any help he might need, and upon his return to the West he did so.

"It was D—d White in Andy."

"Meanwhile McLuckie had got a position with the Sonora Railway driving wells, and was succeeding admirably. The professor said: 'You don't know whose money I was told to help you with.' He said that he had no idea. 'Well, it was Mr. Carnegie's.' Then came the slow, earnest response. 'That was damned white in Andy.'"

Mr. Carnegie said this proudly and his smile started a general laugh.

"When I talked to the Homestead rollers upon my return I told them my partners had offered liberal terms and I could not have offered more. One roller said: 'Oh, Mr. Carnegie, it wasn't a question of dollars! The boys would have let you kick them and they wouldn't let another man stroke their hair.'"

In 1901 the Carnegie Steel Company was merged into the United States Steel Corporation, and in this year Mr. Carnegie retired from business, with a fortune of about $250,000,000.

The bonds of the United States Steel Corporation which he held yielded a gigantic income, of which he always gave liberally, and the fact that he said "The man who dies rich dies disgraced" showed that money was not the goal of his ambition. "That is the gospel I preach," he said, referring to these words, "that is the gospel I practise, and that is the gospel I intend to practice during what remains of my life."

Despite his busy life, Mr. Carnegie found time for literary work. His first book, "Round the World," was published in 1879. In this he gave an account of his trip across the Pacific Ocean to Japan, China and India, and back home by way of the Suez Canal and Europe. Several similar books followed, but his best known work is "Triumphant Democracy; or, Fifty Years' March of the Republic." This book was widely read in America and Europe, and excited much comment and criticism. He treated of the progress of the American Republic largely as an advance in material prosperity, which he regarded as the surest test of the validity of the claims of popular government to superiority. Of this book "The New York Nation" said: "There is, perhaps, hardly a word which passes the truth. It is only when it is placed before us in this vivid way that we realize the stupendous development." "Triumphant Democracy" passed through eight editions in England, and has been translated into French, Italian, Spanish, Dutch and Japanese.

In 1891 Mr. Carnegie contributed an article to The Tribune entitled "How to Get Rich," the main thesis of which was that native ability and industry are quite sufficient to insure prosperity without the aid of a college education. It was largely copied and quoted, with the result that large numbers of college graduates attacked and criticised it freely, but without refuting its main thesis. Mr. Carnegie's fourth book, "Wealth," was reprinted in England under the title "The Gospel of Wealth." Its principal contention is that "surplus wealth is a sacred trust, which its possessor is bound to administer in his lifetime for the good of the community from which it is derived," and that "the man who dies possessed of millions of available wealth, which was free and his to administer during his lifetime, dies disgraced."

Mr. Carnegie's attention was called to a paragraph in a London paper which referred to his famous declaration "that to die rich is to die disgraced," and he was asked what he was going to do with the fortune he had amassed.

"Tell that editor," replied Mr. Carnegie, "to watch and see. I hope I shall not justify the definition, sometimes deserved, of a philanthropist as a man with a great deal of money but very little sense."

"My first act upon retiring from business," said Mr. Carnegie, in the testimony already quoted, in February, 1915, "was to give $5,000,000 to the workmen of the Carnegie Steel Company as a parting gift, $4,000,000 for pensions to the men and $1,000,000 to maintain the libraries and halls I had built for them. I was greatly pleased when later the United States Steel Corporation saw fit to duplicate my gift, adding $4,000,000 more to the fund for pensions. I have just read the report of this joint fund with great satisfaction.

"The Hero Fund which I was privileged to found has always interested me most deeply.

"I could not rest until I had founded hero funds with a total capital of $11,790,000. The report of the annual meeting, held at Pittsburgh on January 20, shows awards given to forty heroes or their wives and families, with a total of 1,027 awards since the fund began operation. Every case is most carefully investigated. We require absolute certainty and proof given by witnesses.

"The complete statement up to the close of last year shows that the total of our foundations and gifts amounts to $324,657,399."

Thought Library Best Gift

He once told why he considered a library the best gift for a community. He said: "The result of my own study of the question, 'What is the best gift that can be given to a community?' is that a free library occupies the first place, provided the community will accept and maintain it as a public institution, as much a part of the city property as its public schools, and, indeed, an adjunct to these. When I was a boy in Pittsburgh, Colonel Anderson, of Allegheny, a man I can never mention without feelings of devotional gratitude, opened his little library of four hundred books to boys. Every Saturday afternoon he was in attendance himself at his house to exchange books. No one but he who has felt it can know the intense longing with which Saturday was awaited, that a new book might be had. It was when revelling in these treasures that I resolved, if ever wealth came to me, that it should be used to establish free libraries, that other poor boys might receive opportunities similar to those for which we were indebted to that noble man."

Third in his list came the founding or extension of medical colleges, hospitals and other enterprises which had to do with the alleviation of human suffering, and which were more especially concerned with the prevention rather than the cure of human ills. His fourth idea was to establish public parks, but he did comparatively little along this line. Fifth came the opening of public halls and the supplying of them with organs. This plan was another which he did not extensively pursue. His sixth scheme was the starting of swimming baths, and his seventh the building of churches. In the erection of churches Mr. Carnegie did almost nothing, eventually taking the view that such gifts were of benefit to special classes rather than to the community at large. But he was always ready to pay half of the cost of providing a church with an organ, and many a "kist o' whustles" has been purchased or built with his money.

His Largest Benefactions.

His theory of giving was to secure a promise from some other person or body to make an equal gift. His libraries were invariably given with the understanding that the community to which they were presented undertake to maintain them. An intimate friend of Mr. Carnegie said the latter told him on one occasion that he wished the epitaph on his tombstone to read: "He lies Andrew Carnegie, who made other people give away more money than he did himself." The following is a partial list of Mr. Carnegie's principal benefactions:

Libraries in the United States, $30,000,000; Carnegie Institute, Pittsburgh, $16,000,000; college professors' pensions, $15,000,000; Carnegie Institute, Washington, $10,000,000; libraries in foreign countries, $10,000,000; Scotch universities, $10,000,000; hero fund, $12,000,000; Carnegie Steel Company employes, $5,000,000; Dunfermline endowment, $5,000,000; Polytechnic School Pittsburgh, $2,000,000; Peace Temple at The Hague, $1,750,000; Allied Engineers' societies, $1,500,000; Carnegie Institute, Washington, $10,000,000; libraries in foreign countries, $10,000,000; Scotch universities, $10,000,000; hero fund, $12,000,000; Carnegie Steel Company employes, $5,000,000; Dunfermline endowment, $5,000,000; Polytechnic School Pittsburgh, $2,000,000; Peace Temple at The Hague, $1,750,000; Allied Engineers' societies, $1,500,000; Bureau of American Republics Building, $750,000; total of large gifts, $109,500,000; miscellaneous gifts in United States, $20,000,000; gifts to small colleges in United States, $18,000,000; miscellaneous gifts in Europe, $2,500,000. It was recently reported on good authority that he had given away all but about $20,000,000 of his vast fortune.

Mr. Carnegie, in his lectures and writings, freely expressed his opinions on the social, political and economic problems of the day. He was an ardent advocate of the world peace idea, and at the National Arbitration and Peace Congress, held in Carnegie Hall in April, 1907, he strongly urged the League of Peace plan and referred to ex-President Roosevelt as the one best adapted to bring it to consummation.

For International Police.

In his remarks at this time he said in part:

"We believe the psychological moment approaches when a decided step forward can be made. Personally, I am a convert to the league of peace idea, the formation of an international police, never for aggression, always for protection to the peace of the civilized world. It requires only the agreement of a sufficient number of nations to establish this. Since the civilized world is now united by electric bonds into one body, in constant and instant communication, it is largely interdependent and rapidly becoming more so. War now involves the interests of all, and therefore one nation has no longer a right to break the peace without reference to others. Nations hereafter should be asked to remember this and not resort to war, but to settle their disputes peacefully.

The War of the Nations.

The war of the nations was a great grief to Mr. Carnegie, and he expressed the fervent wish that it might be made the last that the world would ever suffer.

"I do not underestimate its horror, but I hope and I believe that this very horrible, newly barbaric excess will so revolt human nature against all things of the kind that the reaction will be great enough to carry us into the realms of reason. And the realms of reason are the realms of peace. Is it not within the bounds of the imagination of mankind to wonder if this supremely awful war may not have been sent to us as a warning that a change must come?"

Mr. Carnegie was a Republican in American politics and usually supported the platform of that party. He was strongly opposed to the annexation of the Philippines, however, and also differed from the views of Taft and Roosevelt in their advocacy of the income tax. Instead of this method of taxation he favored a heavy inheritance tax, stating that when a man died leaving millions his heirs should be obliged to turn over one-half to the state. In his opinion the trusts ought to be curbed, although he did not favor too radical measures in carrying out the plan.

His Books Widely Read.

It is to his writings that one must go in order fully to appreciate the wide scope of Mr. Carnegie's views. His earliest work, "An American Four-in-Hand in Britain," which was published in 1883, was in a light vein, but nearly all of his subsequent writings dealt with serious problems, and four of them at least—"Triumphant Democracy," which appeared in 1886; "The Gospel of Wealth," published in 1902; "The Empire of Business," published in 1902, and "Problems of To-day," published in 1908—created profound interest throughout the world. Another profound work was "The Life of James Watt," published in 1906.

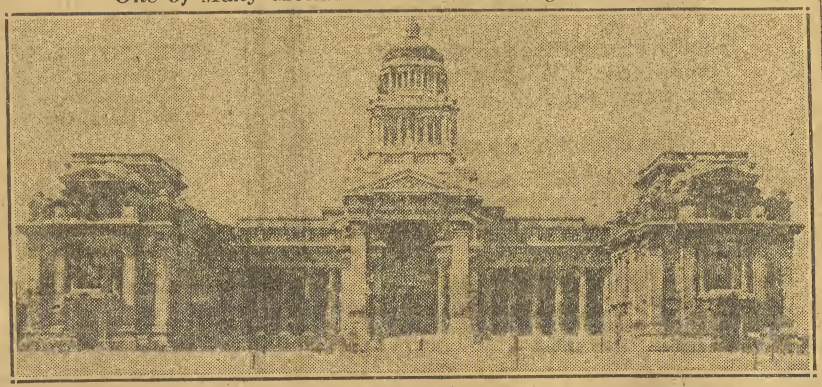
Mr. Carnegie received many honors. Among them were his selection as Commander of the Legion of Honor in France and as Lord Rector of St. Andrew's University, the latter institution also bestowing upon him the degree of LL. D. in 1905. He was honorary member of the American Institute of Architects and a member of the executive committee of the Nation-

Mr. Carnegie's Widow and Daughter



(Copyright by International Film Service)
Mrs. Andrew Carnegie and Mrs. Roswell Miller.

One of Many Monuments to Mr. Carnegie's Generosity



Home of the Peace Congress at The Hague, for which the philanthropist gave $1,500,000.

al Civic Federation and of the American Philosophical Society.

Family and Home.

In 1887 he married Louise Whitfield, daughter of John and Frances Whitfield, of New York. One daughter was born to them, Margaret Carnegie, whose engagement to Ensign Roswell Miller, U. S. N., son of the late Roswell Miller, president of the Chicago, Milwaukee & St. Paul Railroad, was announced in November.

Mr. Carnegie had a beautiful home in Scotland, which he bought several years ago for $1,000,000. Skibo Castle was built by Gilbert Murray, Bishop of Moray, in 1188. It was a famous fortress, and withstood no less than ten sieges. The old castle is now an ivy-covered, picturesque ruin, and stands about one-fourth of a mile from the present modern structure. The estate has a sea frontage of twenty miles. Here Mr. Carnegie spent a considerable portion of the latter years of his life.

The Carnegie city house, at Fifth Avenue and Ninetieth Street, is a beautiful structure but unlike the modern Fifth Avenue palace in so far that it is plain, and, despite its size and the imposing wall which surrounds it, it is unpretentious in style.

Mr. Carnegie's name was on the roster of a score or more clubs and societies. Among them are the Lotos, Union League, Authors', Nineteenth Century, Metropolitan Museum of Art, American Institute of Mechanical Engineers, American Fine Arts Society, New York Genealogical and Biographical Society and the Chamber of Commerce.

He was a small man physically—about 5 feet 4 inches in height. He weighed about 150 pounds. His hair and beard in late life were quite white. He had small hand and feet, blue eyes, a small, rather thick nose and a determined mouth. He spoke with a decided twang when animated or excited, and it required no great discernment to see that he was a Scotchman. He was not a churchman in the usual sense, and some people even went so far as to contend he was an atheist. His favorite game was checkers, although he was a good whist player.

His "Hall of Fame."

Mr. Carnegie's estimate of his fellow men was set forth a few years ago in an address in the Young Men's Bible Class of the Fifth Avenue Baptist Church, when he named the twenty-one men who since the Dark Ages had most notably moved the world. The list was as follows:

Arkwright, Sir Richard—Inventor of the cotton spinning machine.
Bell, Dr. Alexander Graham—Inventor of the telephone.
Bessemer, Sir Henry—Inventor of the steel process that bears his name.
Burns, Robert—The Scotch poet.
Columbus, Christopher—The discoverer.
Edison, Thomas Alva—The electrician.
Franklin, Benjamin—The electrical pioneer.
Gutenberg, Johannes—The inventor of the printing press.
Hargreaves, James—Inventor of the carding machine and the spinning jenny.
Jenner, Dr. Edward—Discoverer of smallpox vaccine.
Kay, John—Inventor of the fly-shuttle and the card-making engine.
Lincoln, Abraham—Abolished slavery.
Morton, Dr. William Thomas Green—Discoverer of the anæsthetic properties of ether.
Murdock, William—Perfected coal gas for illuminating purposes.
Mushet, Robert—Inventions used in the manufacture of steel.
Neilson, James Beaumont—The inventor of the hot blast used in the manufacture of iron.
Shakespeare, William—Playwright.
Siemens, Sir William—Inventions used in the manufacture of steel.
Stephenson, George—Founder of railways.
Symington, William—Inventor of the steamboat.
Watt, James—Development of the steam engine.

Carnegie Praised As a Man of Ideals

Best Friend a Man Ever Had, Declares Schwab; Donated $350,000,000

Tributes to the genius of Andrew Carnegie were paid by many of the country's leading citizens yesterday. Charles M. Schwab said:

"The world has lost a great ma[illegible]

a great benefactor to humanity, and I have lost a friend greater than whom no man ever had. He was my partner and associate for forty years. Mr. Carnegie possessed the faculty of inspiring others to unusual efforts in a greater measure than any man I ever knew, and he always won by expressions of appreciation rather than by criticism."

James B. Clews, the banker, said: "The death of Mr. Carnegie removes one of the greatest characters the world has ever known. In these days of labor unrest his career offers a fitting example of what can be accomplished by one commencing in the lowest station of life when he possesses the necessary qualifications for rising and makes the most of his opportunities. t

Gave Away $350,000,000

"Perhaps no one ever will know the total sum bestowed for benefactions, but that they equally fully $350,000,000 is generally recognized. Nor will it be known until his will is filed what part of his vast fortune remained at the time of his death."

George W. Perkins, who is chairman of the finance committee of the Carnegie Foundation, said:

"I am deeply grieved to hear of Mr. Carnegie's death. He was a very great American, belonging to the class which after the war of 1862 was quick to appreciate that we had a united country and a great opportunity. He grasped the new machinery which inventors placed in our hands, and with them threw all his great mental energy into developing our country.

"One of the last talks I had with him was about profit sharing. He expressed the opinion that the principle of profit sharing was destined to be a great factor in solving existing problems between capital and labor."

Thomas W. Lamont, of J. P. Morgan & Co., said: "Mr. Carnegie had extraordinary qualities, which made him a notable figure on both sides of the Atlantic. He first achieved a great success in industry, and then devoted his fortune and his energy to the causes of education and peace."

No Effect on Foundation

Elihu Root, jr., son of the former Senator who was Mr. Carnegie's counsel for years, said he did not think the death of Mr. Carnegie would have any effect on the future of the Carnegie Foundation and other philanthropies. He expressed his deep sorrow at the passing of Mr. Carnegie.

BOSTON, Aug. 11.—Dr. Charles F. Thwing, president of Western Reserve University, Cleveland, and secreary of the Carnegie Foundation for the Advancement of Teaching, who was here to-day, said:

"Mr. Carnegie's death is a personal loss to thousands. These thousands include his 'boys' who had been his associates in business and also the leaders in every department of life in America and England. Lord Morley and Sir Gilbert Parker were among his friends. His love for individuals was the expression of his love for all men. Out of this love sprang his great benefactions. He died poor, as it is said he wished to die, in the sense that he had given away the larger part of his fortune.

"He said to me after he retired from business that he could have kept on and still made money by the millions, but he added, 'Why not stop now?' He had the greatness to stop and to give.

"One great mark of his character and career was his wisdom in selecting his associates. The remark which he probably made, that he wished to put on his tombstone the words: 'Here lies a man so wise that he surrounded himself with men wiser than himself,' is characteristic."

AUG 12 '19

Andrew Carnegie

Even Wall Street will have forgotten, and many of its present generation will not have known, that Andrew Carnegie was once the most formidable single figure in the realm of American industry. Alone he could strike terror to the heart of finance, and did.

That was when he set out to put all the upstart steel and iron trusts in their proper place. They had been springing up like green bay trees, and Wall Street had been financing them and selling their securities, and although they were never so efficient in steel making as Carnegie's own trust, they had an important advantage, namely, a kind of tacit alliance with the railroads. The same interests were powerful both in these new steel trusts and in the railways serving the steel industry, and this was a situation fraught with danger for Carnegie.

So he resolved at one blow to make himself independent of other people's railroads and to show some of the new trusts what Carnegie competition was really like when it meant blood. He launched plans for a great new steel plant on the Great Lakes, he guaranteed the cost of extending the Gould railways from Pittsburgh to the lakes in return for an exclusive tonnage contract, and then he calmly proposed to build a Carnegie railroad from Pittsburgh to the Atlantic seaboard.

When news of all this reached Wall Street there was an inside panic. The 1900 steel boom was at its peak; a lot of securities remained to be "distributed." And here was Carnegie gone crazy!

Every one appealed to J. P. Morgan. Carnegie had to be bought out. There was no other way to save the situation. And this was the genesis of the United States Steel Corporation, the "trust of trusts," which first took Carnegie's property in at his own special and very fancy price, and then everybody else.

It is a picturesque and human contradiction that this Genghis Khan of the steel industry, all of whose wealth and success were the fruits of warfare and strife, on retiring from the fray went straightway off in pursuit of a gentle dream—the dream of peace on earth. He believed in the perfectibility of pugnacious human nature, and filled the world with a worthy and most dreary propaganda. That he should have lived just long enough to survive the greatest of all wars is one of the deep ironies of his time.

AUG 12 '19

$350,695,653 Given Away by Carnegie

In 1901, at the age of sixty-five, Andrew Carnegie, possessor of approximately a quarter of a billion dollars, declared it was "disgraceful" for a man to die rich. He said he would spend the rest of his life trying to rid himself of this disgrace.

The Carnegie Endowment for International Peace in Washington yesterday announced Mr. Carnegie had given away $350,695,653 up to June 1, 1918. The grand total of his benefactions will not be known for a few days.

A complete list of his gifts follows:

Free public library buildings (2,811)	$60,364,808.75
Library buildings	4,065,699.27
Other buildings	4,672,186.92
Endowment	9,977,568.92
Other purposes	1,647,535.00
Church organs (7,689)	6,248,309.00
Carnegie Corporation of New York	125,000,000.00
Carnegie Foundation for the Advancement of Teaching (including $11,000,000 to Teachers' Insurance and Annuity Association)	29,250,000.00
Carnegie Institute (including $13,531,432.67 to Carnegie Institute of Technology)	26,719,380.67
Carnegie Institution of Washington	22,300,000.00
Carnegie Hero Funds	10,540,000.00
Carnegie Endowment for International Peace	10,000,000.00
Scotish Universities Trust	10,000,000.00
United Kingdom Trust	10,000,000.00
Steel workers' pensions	4,000,000.00
Dunfermline Trust	3,750,000.00
Church Peace Unior	2,025,000.00
Hague Peace Palace	1,500,000.00
Endowment for institutes at Braddock, Homestead and Duquesne	1,000,000.00
International Bureau of American Republics (Pan-American Building)	850,000.00
Engineers' Building	500,000.00
King Edward's Hospital Fund	500,000.00
Church Pension Fund	324,744.87
Simplified Spelling Board	280,000.00
Central American Peace Palace (Court of Justice)	200,000.00
Study of Methods of Americanization	190,000.00
Koch Institute, Berlin	120,000.00
New York Zoölogical Society	118,000.00
New York Association for the Blind	114,000.00
St. Andrew Society	100,000.00
Iron and Steel Institute, London	89,000.00
Pittsburgh Kingley House Association	79,000.00
Northampton (Mass.) Home Culture Club	77,000.00
Foreign Students' Friendly Relations Committee	70,000.00
Sorbonne (Mme. Curie Fund)	50,000.00
Sects Charitable Society, Boston, Mass	30,000.00
Red Cross	1,500,000.00
War benefactions:	
Thirty-two cantonment library buildings	320,000.00
Knights of Columbus	250,000.00
Young Men's Christian Association	250,000.00
National Research Council	150,000.00
National Security League	150,000.00
Young Women's Christian Association	100,000.00
War Camp Community Recreation Service	50,000.00
National Board of Medical Examiners	22,500.00
Miscellaneous (comprising National Civic Federation, Bureau of Municipal Research, New York Anti-Saloon League, Charity Organization Society, Oratoria Society, Boy Scouts of America, Harwick Mine Distaster Relief Fund, etc.	1,050,900.00
Grand total	$350,695,653.40

AUG 12 '19

As "The Laird of Skibo," Carnegie Was True Scot

Surrounded Himself With Highlanders in Ancient Dress—Converted Ancient Castle Into a Modern Mansion With Elevators and Electricity

By Ishbel M. Ross

Possibly in no phase of his existence was more of the human side of Andrew Carnegie revealed than during the months he spent each year at Skibo Castle. Fifth Avenue knew him as one of its greatest millionaires, but in Scotland he was simply the "ittle lair of Skibo," plain son of the soil, who had the courage and the grit to achieve phenomenal success.

He was born in Lowland Scotland, but when he returned years afterward to choose a home from the many beautiful estates of his native country, he travelled to the extreme Northern Highlands and settled on a castle picturesquely situated in Sutherlandshire. Almost the first thing he did was to have two marble marbles made—one, of the tiny house of his birth; the other, of his newly acquired castle. To-day they rest side by side in the hall of Skibo, and it was the laird's pride to point to them as the story of his life, the marble evidence of the long road he had travelled.

Modernized Skibo Castle

Skibo has been one of the show places of Scotland since Mr. Carnegie took it iver several years ago and converted it into an up-to-date residence that contrasts oddly with fine old Dunrobin Castle, nearby, belonging to the Duke of Sutherland.

Dunrobin is the epitome of all that is ancient and historic. But Skibo brings a touch of New York into the quiet by-ways of the ighlands, with its elevators, its great furnaces and its electricity. It was the pride of its owner and outrivals in magnificence his Fifth Avenue home. For one thing, it has an incomparable situation on a cliff overlooking the Dornoch Firth. It is turreted like an old feudal castle and has a window for every day in the year. The gardens are farfamed, and the model dairy and Turkish baths are other notable features of the residence.

At Skibo Mr. Carnegie accentuated his Scotch characteristics, although he never forgot that it was to America he owed his fortune. On the Fourth of July each year it was his custom to give a fête, and the Stars and Stripes invariably flew side by side with the Union Jack.

He Wore Tartan Clothes

He always wore tartan clothes o the other side of the Atlantic. In fact, he had a special tartan woven for him, to which he gave his own name. It became one of the industries of a neighboring village.

He had magnificent shooting and fishing on his estate, but, while he was nd of the rod and would spend a few days pursuing salmon and trout, nothing would induce him to handle a gun. His guests might bag all the pheasants they wanted, but he shuddered at the thought of killing warm-blooded animals. This was in keeping with his whole-hearted aversion to slaughter of any kind. He would say to his visitors, "If you must kill them, kill them; but don't let me know anything about it."

He reviewed many quaint old customs at Skibo, largely for the benefit of his American visitors. It was his habit to have a piper march up and down the hall playing the bagpipes before dinner started. Kilts were seen more frequently around Skibo than they were anywhere else in Scotland, for the laird liked to hove his retinue look like Highland chieftains. It was one of his whims.

Loved Picturesque Scotland

He was not particularly interested in the native life save where it was picturesque, and then he wanted to make the most of it. Every village within miles of his castle, no matter how mall the population, boasts a Carnegie library. His name is so deeply inscribed in stone in Scotland that it will take centuries to erase it.

His major passion was books. His favorite guest at Skibo was always a writer; his favorite after dinner talk was books. He was more pleased to have Kipling visit sim than to have crowned heads or American millionaires. And he had al lof them in his time. Years ago, before he had motors running between the castle and the nearest railway station, ten miles away, stage coaches carried his guests. They were picturesque affairs, looking for all the world as if they had trundled out of the pages of "Pickwick Papers." Coachmen, dressed in red, drove giddily tsrough the village streets in their four-in-hands, blowing horns to make way for Gladstone, Paderewski, Sir Edward Grey, Kipling and others.

Fond of His Daughter

But greater than his passion for books and picturesque observances was his love for his only daughter. Much of her life was passed at Skibo, and she was known to every one in the vicinity as an extremely intelligent, frolicsome youngster. Their life was simple and wholesome. Margaret and her father roamed around arm in arm in tse early days, when she was quite a little person. But as she approached her teens she shot up into a tall, lanky girl, who could look down on the little laird. She, too wore Highland dress.

Mr. Carnegie and his wife never failed to go to Skibo each year until the war broke out, and the Highland parish will see no more of its little laird.

AUG 13 '19

Old Associates Will Mourn at Carnegie's Bier

Efforts to Have Funeral Private Fail When Former Friends Seek to Pay Final Tribute to His Memory

Interment at Tarrytown

Burial to Take Place Thursday; Exact Value of the Estate Is Not Yet Known

LENOX, Mass., Aug. 12.—The number of those who will hear the funeral rites over the body of Andrew Carnegie at 10:30 o'clock Thursday morning will be greater than was expected. It was originally planned to have those at the service limited closely, but since the death of the ironmaster word has been received from many former associates, and the list of those expected has gradually expanded.

The nature of the services had not been decided upon to-night, pending the return of Archibald C. Barrow, Mrs. Carnegie's secretary, from New York. He was expected back late to-night, but did not arrive. Further communication with the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, of New York, of which Mrs. Carnegie is a member, is also awaited.

Dr. Merrell is on a vacation. He will officiate, assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church.

Neither Mr. nor Mrs. Carnegie was a member of a local church.

Few friends have arrived, but reservations were being made at several hotels this evening.

The plans for the removal of the body to Tarrytown, N. Y., have been withheld, as it is the wish of the family that the transfer be made with as little publicity as possible.

Few Callers at Shadow Brook

There were few callers to-day at Shadow Brook and very few visitors in Lenox in addition to those who are summering here. Among the guests at the Aspinwall is perhaps the only former associate of Mr. Carnegie, who was his elder and survives him. This i Chauncey M. Depew, now in his eighty sixth year and who spoke to-day of Mr. Carnegie as his junior. Reciting how Mr. Carnegie had devoted millions in efforts to prevent war, he said the world conflict had broken Mr. Carnegie's heart and that the ironmaster was never the same after war was declared.

"He became obsessed with the idea," said Mr. Depew, "that the future of the world depended on the abolition of war. He created a permanent fund for the propaganda of peace. He built the palace at The Hague for its home.

"I never knew any one so interested in any one thing as he was in the peace of the world. He firmly believed that his efforts to prevent war would succeed. When war came, surpassing in its tragedies, it broke Mr. Carnegie's heart. He was never the same again."

It is said that Mr. Carnegie's epitaph will be the one suggested by himself several years ago:

"Here lies a man who knew how to enlist in his service better men than himself."

AUG 13 '19

Estate Estimates Vary

Dr. Charles F. Thwing, secretary of the Carnegie Foundation for the Advancement of Teaching, said the ironmaster died poor "in the sense that he had given away the larger part of his fortune." It is considered likely the value of the Carnegie estate will not be known for some time. It is said that Mr. Carnegie's will contains many more public benefactions through the Carnegie Foundation, which will also receive a reserve fund of $25,000,000. Pensions for the widows and aged employes of the Pittsburgh division of the Pennsylvania Railroad, over which Mr. Carnegie once was superintendent, are also said to be provided for.

Messages of condolence continued to arrive in large numbers at Shadow Brook. Hundreds came by telephone, telegraph and mail, and still others were left at the house personally by neighbors and other friends of the family.

Mrs. Carnegie remained secluded, and none of those who called was permitted to see her.

AUG 14 '19

Presbyterian Rite To Be Read Over Carnegie

Dr. Merrill of Brick Church to Conduct Services at Shadow Brook To-day and Quartet Will Sing

Schwab Reaches Lenox

Burial To Be in $40,000 Crypt in Huge Plot in Sleepy Hollow Cemetery

LENOX, Mass., Aug. 13.—Arangements for the funeral of Andrew Carnegie, who died here Monday morning, were completed to-day, after the arrival of the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, from his summer home at West Weymouth. Mrs. Carnegie made her wishes known early in the day to her private secretary, Archibald Barrow.

Dr. Merrill visited the Carnegie home and conferred with the Rev. Benson J. Wyman, pastor of the Lenox Congregational Church, who will assist him. When the details of the funeral were decided upon, at the wish of the family, nothing was made known regarding tomorrow's rites, except that the Presbyterian service for the dead will be used. This provides for a reading from the Scriptures and a prayer.

There will be vocal numbers by the quartet from the Brick Presbyterian Church, of New York, which the Carnegies have attended for eight years. The quartet will be directed by Clarence Dickinson, the organist of the church.

Floral Pieces Arriving

During the morning floral pieces began to arrive. Mrs. William Sloane, of New York, sent a large wreath of orchids from her green houses at Elm Court here.

Arrival to-day of those who will attend the funeral included Charles M. Schwab, Robert A. Franks, treasurer of the Carnegie Corporation; Mrs. Henry Phipps, of New York, wife of a former partner of Mr. Carnegie, and her son, Howard Phipps, and the Rev. Fred K. J. Lynch, formerly Congregational minister here, who represented the Carnegie Peace Foundation abroad during the war.

The voluminous writings of Mr. Carnegie have been searched with a view to ascertaining his ideas on religion, and it was pointed out to-day that while there was no definite expression of his attitude toward organized religious work, it was made plain that he believed implicitly in a higher and better world.

In this connection there was quoted the tribute which he paid to the country church in his book, "The Gospel of Wealth." The writer said that the millionaire made good use of his money when he replaced an ugly country church when he came upon it with a noble specimen of architecture, built, as the pyramids, to stand for generations. He described the church as embracing an enchanted realm which lay afar from the material and prosaic.

His Tribute to Church

"Once within its massive circle its denizens live there an inner life more precious than the external, and all their ways are hallowed by the radiance which shines from afar upon this inner life, glorifying everything and keeping all right within."

TARRYTOWN, N. Y., Aug. 13.—The body of Andrew Carnegie will be conveyed to the Sleepy Hollow cemetery by automobile hearse and not by train from Lenox, Mass., according to word received to-day by the cemetery officials. The body is due to arrive Friday morning.

The Carnegie plot in the Sleepy Hollow cemetery is the largest and costliest there. It oerlooks the Hudson River and contains 13,000 square feet, studded with pine trees and covered with shrubbery. The Pocantico River flows along the east side of the plot, while a short distance away are the mausoleum of William Rockfeller and the plot of John D. Rockfeller. Nine hundred feet from the Carnegie plot lies the body of Washington Irving. The Carnegie plot was bought three years ago by Mrs. Carnegie and her daughter. A crypt of reinforced concrete with hollow tiles was built at a cost of $40,000. It contains space for two bodies.

Bishop Pays Tribute

The following telegram was sent to The Tribune by James Henry Darlington, the Bishop of Harrisburg:

"Bar Harbor, Me., Aug. 13.—Andrew Carnegie was the Columbus who discovered a new world of philanthropy. Before him some had given largely in their wills, but he was the first during life to give more than he kept. Pure and domestic in family relations, his wife, as he often said, was his inspirer and adviser in everything. He was God's prophet preaching the responsibility of wealth, and having educated himself in youth, he undertook the great task of educating the whole world through his gifts to countless libraries and colleges. As St. Andrew, for whom he was named, brought his brother Peter to Christ, so his first thought was of others who will follow his compelling example. Church and nation mourn to-day."

Mr. Carnegie's will is in the vault of the Home Trust Company, Hoboken, N. J. A family council will be held immediately after the funeral at Lenox, Mass., at which Elihu Root, jr., will be present to receive instructions regarding the probate of the will. Mr. Root, whose father drew the will, will probate the document. It is expected that the testament will be filed in New York City, because Mr. Carnegie voted here and made this city his official residence.

AUG 15 '19

Mr. Carnegie Laid to Rest in Sleepy Hollow

Simple Services Held in Shadow Lawn in Presence of Few Old Associates in Business and Friends

No Eulogy Is Pronounced

Prayers Are Read and Quartette From the Brick Presbyterian Church Sings

LENOX, Mass., Aug. 14.—Sixty persons were present to-day at the simple funeral services held for Andrew Carnegie, who died Monday morning at his estate, Shadow Brook. There was no eulogy for the man, who, since his death, has been praised and mourned throughout the world.

The ritual of the Presbyterian Church was used by the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, Fifth Avenue, New York, where Mr. Carnegie and his family worshipped. Dr. Merrill was assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie frequently worshipped during the summer months. The service was held in the large reception room at Shadow Brook, on the first floor, at the east end of the mansion. The body reposed in a plain casket, covered with heavy black broadcloth, which was placed in the centre of the room. A small name plate of silver bore the following in English script:

ANDREW CARNEGIE
Born Dunfermiline, Scotland,
November 25, 1835.
Died Lenox, Mass., August 11, 1919.

In the Family Party

Just before 10:30 those who were to hear the last rites entered the room and grouped themselves about the casket. Mrs. Carnegie and her daughter, Mrs. Roswell Miller; Ensign Miller, the daughter's husband; Miss Estella Whitefield, Mrs. Carnegie's sister; his nephews, Andrew and Morris Carnegie, and Mrs. Morris Johnson, a niece of Mr. Carnegie, formed the family circle.

Next in the mourning circle were those who had helped the ironmaster make his millions and others who had helped the philanthropist distribute his money. Among these were Charles M. Schwab, Robert A. Franke, business adviser to Mr. Carnegie for many years and treasurer of the Carnegie Corporation and the Carnegie Foundation for the Advancement of Learning; the Rev. Frederick H. Lynch, who represented the Carnegie Peace Foundation at the Versailles peace conference; Oliver Ricketson, Mrs. Henry Phipps, wife of one of Mr. Carnegie's partners, and her son, Howard; Dr. R. S. Woodward, president of the Carnegie Institution at Washington; Elihu Root, jr., representing his father as Mr. Carnegie's attorney; James C. Greenway and his wife, and Arthur A. Hammerschlag, director of the Carnegie Institute at Pittsburgh.

Others at the service were: Mr. and Mrs. Chauncey M. Depew, Mrs. John E. Parsons, Mr. and Mrs. G. E. Winthrop and two daughters, Mr. and Mrs. Charles Lanier and Mrs. Joseph H. Choate. Guards stationed at the gates of the estate prevented persons, except guests of the family, from entering during the service.

Music by Quartet

The clergymen stood at the head of the casket and back of them were the members of the quartet, directed by Clarence Dickinson, organist of the Brick Presbyterian Church. The singers were Miss Rose Bryant, Miss Marie Stoddardt, Frank Croxton and

Grant Kimball. The singing opened with the singing of "O Love, That Will Not Let Me Go." The Rev. M. Wyman recited two prayers of the ritual and followed these with the Lord's Prayer. The quartet then sang "He Ladeth Me." Dr. Merrill read passages chosen from the Psalms, and the service closed with the singing of "Crossing the Bar." The benediction was pronounced by the Rev. Dr. Merrill.

At the conclusion of the service, which occupied only twenty minutes, the body was removed in a motor car to Hillsdale, N. Y., where a funeral coach was in waiting. This car was attached to the regular train of the New York Central Railroad, leaving at 1:11 o'clock for Tarrytown. Many of the flowers which had been sent to the Carnegie home were taken with the body, and a large cluster of orchids lay on top of the casket as it was transferred to the funeral car.

Trip in Private Car

Mrs. arnegie, her daughter and members of the immediate family, made the trip to Tarrytown in the private car of Charles M. Schwab, which was attached to the train just ahead of the funeral car. Mrs. Carnegie walked from her automobile to the car with Mr. Schwab, but she required no assistance and appeared to be bearing up well.

AUG 15 19

A Friend of Men

There was a true simplicity about Andrew Carnegie that pervaded his actions in life and that was fittingly observed at his burial. With riches came castles and servants and skirling bagpipes. They could not overwhelm the zest for human nature, the straightforward interest in life, that best keeps a man simple. Granted this central directness of eye and heart, and eccentricities, even small vanities, become human and likable.

It was precisely this human understanding that led Andrew Carnegie on in a great career. The epitaph that he wrote for himself was not affected modesty. It was true, and he meant it. But no one will care to underestimate the human faculty that can attach abler men to itself indissolubly and by encouraging them, inspiring them, ordering them, rewarding them, build out of all these joint wills and energies and brains something greater than the sum of its parts, a great, living business organization. That is executive ability, a much abused term, in its simple, proper sense.

All kinds of human beings, superficially speaking, may be good executives. The little, silent man often is; even the strong, chinful master of men in the short story magazines conceivably may, through some freak, be able to handle men. But in all there is one essential gift, a true interest in the human machine, an understanding, almost an affection, for its weaknesses, and a complete loyalty which alone can buy complete loyalty. To most of us human machines are nuisances. Much rather would we do jobs ourselves. To the true executive the other man's machine is his own god-given tool, which he enjoys selecting, sharpening, improving, working through to accomplish his own goal.

When all praise has been given to Andrew Carnegie, his greatest quality was his steadfast loyalty, his faith in his aids, his simple human liking for human nature, the stuff of a true and ever-growing soul.

His greatest gift to his fellow men was, of course, the creation of a great industry which transformed a wooden world into a steel one. Next to this was his perception in full breadth and height of the doctrine that men live but to serve, a perception at the root of his philanthropies. But the golden cord that bound together all that he was was sympathy with men. As one of his subordinates has said, thousands worked with him—few ever worked for him.

AUG 15 19

Satire by Mistake

To the Editor of The Tribune.

Sir: Appearing on page 4 of the issue of August 12 is the picture of a stately structure, which is identified to your public as the Peace Palace at The Hague, given by the late Andrew Carnegie.

While I have been a constant reader of The Tribune and an admirer of its serious efforts, as well as its humor, never has this publication to my knowledge attempted such a gigantic task as that of moving the Palais de Justice at Brussels, Belgium, to The Hague, in Holland—waving the magic wand of publicity and declaring "Presto! You shall be known in future to all men as the Peace Palace!"

But if, in the makeup, this picture was placed in error, and deprived of its rightful location as a delightful sarcasm of F. P. A., then my apologies and congratulations. But in any case please, I pray you, pity poor Belgium. ARCHITECT.

New York, Aug. 12, 1919.

New York Tribune Aug. 17, 1919

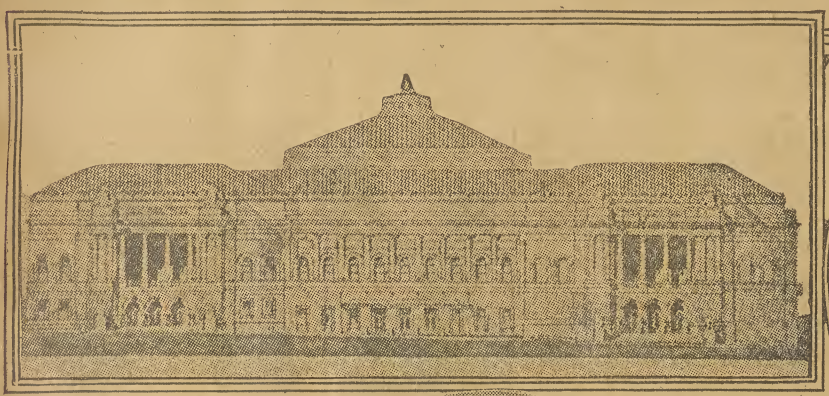


The last portrait photograph of Andrew Carnegie, retired steel manufacturer and celebrated philanthropist, who died Aug. 11 in his eighty-fourth year, at his summer home in Lenox, Mass.

Photo copyright Underwood & Underwood

AUG 17 '19

The Story of Carnegie's

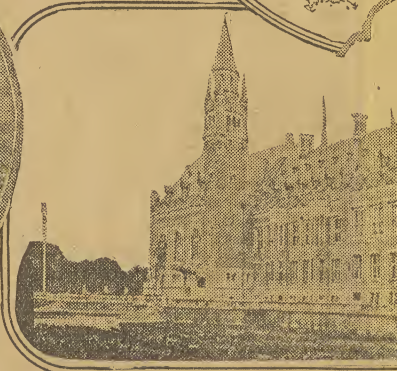


The Carnegie Institute at Pittsburgh



Posing with a movie queen in the days when movie queens were a novelty





Above—Skibo
Below—Peace Pa

FEW men have been better optimists than Andrew Carnegie. Rising as he did from a poor working lad to a leading industrial position in a country famous for its great industrial enterprises, it was his gospel, constantly expressed verbally and in writing, that a young man's future depends chiefly upon his own energy and perseverance. Never during his lifetime did he see anything in industrial conditions to prevent the young merchant, the clerk, the messenger from rising to eventual success. His own life bore out his optimism, and it is never lacking in his friendly and shrewd advice.

Back in 1902 he wrote a book, "The Empire of Business," published by Doubleday, Page & Co., in which he said:

"There is no service so low and simple, neither any so high, in which the young man of ability and willing disposition cannot readily and almost daily prove himself capable of greater trust and usefulness, and, what is equally important, show his invincible determination to rise. Some day in your own department you will be directed to do or say something which you know will prove disadvantageous to the interest of the firm. Here is your chance. Stand up like a man and say so. Say it boldly, and give your reasons, and thus prove to your employer that while his thoughts have been engaged upon other matters you have been studying during hours when perhaps he thought you asleep how to promote his interests. You may be right or you may be wrong, but in either case you have gained the first condition of success—you have attracted attention.

"One false axiom you will often hear, which I wish to guard you against: 'Obey orders if you break owners.' Don't you do it. This is no rule for you to follow. Always break orders to save owners. There never was a great character who did not sometimes smash the routine regulations and make new ones for himself. The rule is suitable only for such as have no aspirations and who have not forgotten that you are destined to be owners and to make orders and break orders. You will never be a partner unless you know the business of your department far better than the owners possibly can.

"Boss your boss just as soon as you can. Try it on early. There is nothing a man likes so well if he is the right kind of boss. If he is not, he is not the man for you to remain with. Leave him whenever you can, even at a present sacrifice, and find one capable of discerning genius. Our young partners in Carnegie Brothers won their spurs by showing that we did not know half as well what was wanted as they did. Some of them have acted upon occasion with me as if they owned the firm and I was but some airy New Yorker, presuming to advise upon what I knew very little about. Well, they are not interfered with much now. They were the true bosses, the very men we were looking for."

Here is the story of Andrew Carnegie's rise in the world, as told by Andrew Carnegie himself to "The Cincinnati Commercial Tribune" twenty years ago:

Having earned my own living for fifty years and been my own master for thirty-one, I rejoice to look back upon my start in the world with no other capital than honest poverty and a good home. No boy can have greater incentive for success in life than these. Sharing the fruits of my father's and mother's industry, I learned in my infancy to respect work, and longed to be a contributor to the common purse. We lived in Dunfermline, thirteen miles from Edinburgh, Scotland. My father, William Carnegie, was a successful master weaver, my mother a hard-working housewife, who yet found time to instruct me until I was eight in reading, writing and ciphering, the equipment that gave me my first betterment.

Wanted to Be Weaver

It was my first ambition to be a weaver like my father, to have four looms of my own, to employ apprentices, to make speeches in the evening as he did on public questions—he was a consistent Radical. And I might have become a weaver but for something that happened when I was ten years old and had already been going to school for two years.

One evening I heard my father tell my mother that steam looms were coming into the trade and bothering him. The steam machinery, he said, was best handled in big factories, which made it bad for the independent master weavers. His work was falling off. He was not getting so many orders from the merchants who had been in the habit of sending him the raw material to be woven up.

Not very long after—it was in 1847—he came in one day from delivering some finished damask, looked at me quizzically and said:

"Andy, I have no more work."

An Inspiration

Where should we go? The same conditions that drove us from Dunfermline might confront us anywhere else in Scotland. But we remembered that we had relatives who had crossed the Atlantic and settled near Pittsburgh.

"We'll go there, too," said my mother. "It's best for the boys to begin life in a new country."

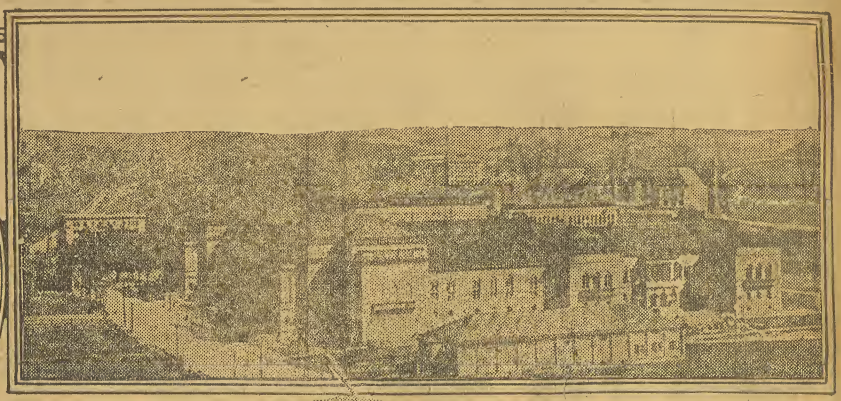
We reached Allegheny City in 1848. I was only eleven years old, but my heart was big for the future. I was determined to make my way in this new country.

My father went to work in a cotton factory and I followed him as a bobbin boy. From sunrise to sunset I worked, glad to feel that each day added 20 cents to my credit on the book. Saturday noon I drew $1.2[illegible] with a feeling not so much of pride as of joy to have money to take home.

Six days a week I breakfasted by candlelight and five days a week

Rise as Told by Himself









Castle, Scotland
ace at The Hague

Above—Carnegie Institute, Tech School and Tech School for Women
Below—At his favorite game

got home after dark. But nothing ould have induced me to give this p, except an offer for better work. This I soon got from a good Scotch friend of ours, John Hay, who had a obbin factory. I was set to firing the boilers with wood chips and to end the engine. Responsible work, oo, for a boy of thirteen, not big for is age. Gradually I grew nervous, under the strain of minding the engine and working all alone down in Hay's cellar. I would wake up nights, sitting bolt upright in bed, hands clenched, brows knitted, from dreams about trying the steam gauges and finding them wrong.

Mr. Hay needed a clerk upstairs in the office. He knew I could write a good hand and he offered me this place. After filling this position for some time I heard that boys were wanted in the Ohio telegraph office in Pittsburgh. I felt as though my fortune would be made if I could get into that office, so my father went with me and persuaded the superintendent, James D. Reid, to employ me. Mr. Reid often told me in after years that he remembered exactly how I looked that morning in my little blue jacket with my white hair.

A Job at $2.50

Now that I had got my job at $2.50 per week I was on thorns for fear I couldn't keep it. I knew nothing about the streets of Pittsburgh and the business houses to which I had to deliver messages. So I started in and learned all the addresses by heart, up one side of Wood Street and down the other. Then I learned the other business streets in the same way. Then I felt safe. How pleasant it was to me to work now in a clean, bright office, with desks and paper and pencils about, instead of down in a dingy cellar or in a noisy factory! The tick of the telegraph instruments fascinated me. I tried to understand it by listening, by going to the office early and playing with the key. Mr. Reid finally agreed to help me to learn, and I was soon able to receive any message by ear alone, and at that time there were possibly only two other people in the country who could do this. I had become an operator, but I was still getting a messenger's pay.

One morning, when I was in the office early, I heard a death message come over the wires from Philadelphia. I knew that sort of message required prompt handling, so I wrote it out and delivered it at the proper address. From that time the operators began to use me to "sub" for them. Then Mr. Reid made me an operator, and I had a great rise in the world, for now I got $25 a month, $300 a year, and I felt that our home rested secure on my income, for my father, who had been naturalized as an American citizen in 1853, had died soon afterward. His naturalization while I was a minor made me an American citizen. At the age of sixteen I was the family mainstay.

About this time came my first independent financial operation. I don't consider that a salaried man, no matter what his work or his wages, is in business, for he works for somebody else, not for himself. There were six newspapers in Pittsburgh, and so there had to be six copies made of the press dispatches received in our office. The man who had the job of making these copies got $6 a week for it. When he offered me a dollar to do his work I gladly agreed. I was working for myself now on an independent contract, doing something beyond my task. That dollar a week I considered my own. It did not go to the family support. It was my first capital.

February 2, 1854, the Pennsylvania Railroad was completed to Pittsburgh. In the telegraph office we knew all about this long before the road got on, and began to see in our office Thomas A. Scott, superintendent of that end of the road. I became acquainted with him, because I was the operator through whom he sent many of his messages. He asked one of the young men in his employ if he thought I would like to leave the telegraph company and come and work for him as his private operator. The young man said he didn't think so, but when this same young man told me what had occurred I asked him to go and tell Mr. Scott that I would be glad to enter his service. I was; I saw a chance to better myself.

The salary was $35 a month, $10 more than I had been getting. There is never a boy or a man employed whose chance doesn't come to him. The thing is to know it and seize it.

Determined to Get On

I have spoken of a constant determination from the first to get on in the world. There is a great deal more in feeling that way than most people think. There was another determination that I formed in my boyhood in Pittsburgh which I have been able to carry out. A gentleman named Colonel Anderson let it be known to the working boys that he could always be found in his library Saturday afternoons and would be glad to see them there. I went as soon as I heard of this. Strange to say, there was some question about my right to come in under the head of working boys, as I was now a telegraph operator. That made me indignant. So I sat down and wrote

my first contribution to print in a letter to "The Pittsburgh Dispatch." I insisted that any young man or boy who worked, whether with his head or his hands, was entitled to be known by the honorable designation of "working boy," as I had signed myself. After that I had no trouble. And I found that Colonel Anderson permitted us to take his books home with us. I saw how much good he was doing, and I determined then and there that if I were ever able to do it I would provide free libraries for people who worked. That has been one of my hobbies that I have carried out.

From Mr. Scott's private telegraph operator I became his private secretary. I worked with him and under him and J. Edward Thomas for thirteen years, from 1854 to 1867. I soon became attached to him, and learned to look up to him almost as a father. I went wherever he went, travelled with him, slept in the same room with him, and could not help feeling, from his attachment to me, almost dependence on me, that I had won his affection.

One day Mr. Scott asked me if I could get $500 to invest. I didn't have the money and I didn't know where to get it, but I wasn't going to throw away the chance of my life—the opportunity of investing with my chief.

"Oh yes, sir," I answered him, "I can get it."

"Well," said he, "get it as soon as you can. In fact, $600 is the amount needed, and I can help you out a little if you can't raise it all. A man has just died who owned ten shares of Adams Express stock. It costs only $60 a share and it pays 1 per cent a month. You must buy it."

A Crisis

I felt that this was a crisis in my life, my chance to become independent, to get away from the slavery of salary to the independence of competence. And for the means to accomplish this I turned to my one unfailing, faithful friend, my mother. I knew she could get the money—I didn't think there was anything she could not do. I also felt that if Mr. Scott had known how utterly out of the question it was for me or my family to have $500 on hand he would have advanced the whole sum for me. But my Scotch pride would never have permitted me to tell anybody how poor we were. Our savings—$800—we had gradually put into our home. The best investment anywhere for anybody is real estate, and this was now paid for. Should we mortgage it to raise the money for this investment? My mother said yes unhesitatingly. What is more, she said she would get the money for me, and she did, from her brother, who lived in Ohio.

(During the period that followed this investment Andrew Carnegie followed the fortunes of his employer, which took him through the Civil War. He was in charge of railway communication at the battle of Bull Run, and was the last official to leave for Alexandria. His first investment was made. His second followed shortly afterward.)

I was examining the railroad track one day after my return to the service of the Pennsylvania Railroad Company, when a tall man with a green bag in his hand came up and asked me if I was connected with the Pennsylvania Railroad Company. When I said yes, he drew out a model of a sleeping berth and showed it to me. He did not need to explain it at great length. I seemed to see its value at a flash. Railroad cars in which people could sleep on long journeys—of course there were no railroads across the continent as yet—struck me as being the very thing for this land of magnificent distances. I told him I would speak about his model to Mr. Scott, and I did so enthusiastically. He did not share my enthusiasm, but said I might bring the inventor to see him. So I introduced T. T. Woodruff, the inventor of the sleeping car. And the result was not only the building of two trial cars, which were run over the Pennsylvania Railroad, but the formation of a sleeping car company, in which I was offered an interest. I promptly accepted, although I didn't quite know where my share of the capital was coming from. But this, my third business venture, found me confident in my ability to overcome difficulties. I had secured the money to buy the Adams Express stock. I would get the money to buy the sleeping car stock.

But how? At last I went to the bank, and, telling the president the exact facts, offered him my note for $217.50, my share of the first payment on the stock, if he would advance me the money and let me pay him back out of my salary at the rate of $15 a month. To my delight he patted me on the back, said "You are all right, Andy," and discounted my note. My subsequent payments for the stock in the Woodruff Sleeping Car Company I was enabled to meet, without giving any more notes, from the receipts of the cars themselves. It was thus I made my first substantial capital.

Luck in Oil

When I heard of the oil strike on the Storey farm, on Oil Creek, I resolved to invest in oil lands. I visited that famous well, from which quantities of oil were running waste into the creek. The capacity of the well was several hundred barrels a day, but when my associates and I bought the farm for $40,000 we had no confidence that this flow would continue, and built a pond big enough to hold 100,000 barrels. We ran our oil into this pond until we had run in several hundred thousand barrels, part of which leaked and some of which evaporated. Yet this investment of $40,000 paid us in one year $1,000,000 in cash and dividends, and the farm itself eventually became worth, on a stock basis, the sum of $5,000,000.

There were so many delays on railroads in those days from burned or broken wooden bridges that I felt the day of wooden bridges must end soon, just as the day of wood burning locomotives was ended. Cast iron bridges, I thought, ought to replace them, so I organized a company, principally from railroad men I knew, to make these iron bridges, and we called it the Keystone Bridge Works. The development of this new company required my time, so I resigned from the railroad service in 1867. I had risen from telegraph operator to be superintendent of the western division. I no longer drew a salary; from that time on I was my own master.

In 1868 I returned to England, and there I noticed that the railroads were discarding iron rails and substituting steel. The necessity for this had long been impressed on me and on railroad men in general. In fact, the Pennsylvania Company had at my suggestion spent $20,000 on a process for hardening iron rails by carbon, precisely the modern Harvey process, and very good rails they were, too. But on my return from England I built at Pittsburgh a plant for the Bessemer process of steel making, which had not until then been operated in this country, and started in to make steel rails for American railroads. I bought the Homestead works some time later, and by 1888 owned, with my associates, seven steel works in and about Pittsburgh, which constituted the plant of the Carnegie Steel Company.

Concentration is my motto. First honesty, then industry, then concentration.

English Comment On Carnegie

New York Tribune
Special Cable Service
(Copyright, 1919, New York Tribune Inc.)

London, August 12.

THE English press comments at length upon the death of Andrew Carnegie. "The Times" says the steel master's death comes when he had already passed out of public notice.

"A few years ago," that journal says, "no man was more in the public eye. Vast wealth, snatched from opportunity by a poor Scotch lad, the contrast between the bitter opponent of organized labor and the propounder of theories on the duties of wealth, the colossal amounts of his benefactions and critical scrutiny of their effects—all compelled the attention of the world. He was in no sense an inventor or creator. He undoubtedly overestimated the power of wealth. Wealth had made him great, and he thought its powers unlimited. He suffered from the want of education, and imagined that the gift of $10,000,000 to Scottish universities could turn all Scottish boys and girls into prodigies.

"It is unnecessary to insist that his expectations were unfulfilled, and that, in many instances, his benefactions were doubtful blessings. But it is only fair to add our testimony to the genuineness of his desire to do good. His failure lay not in the will, but in the method."

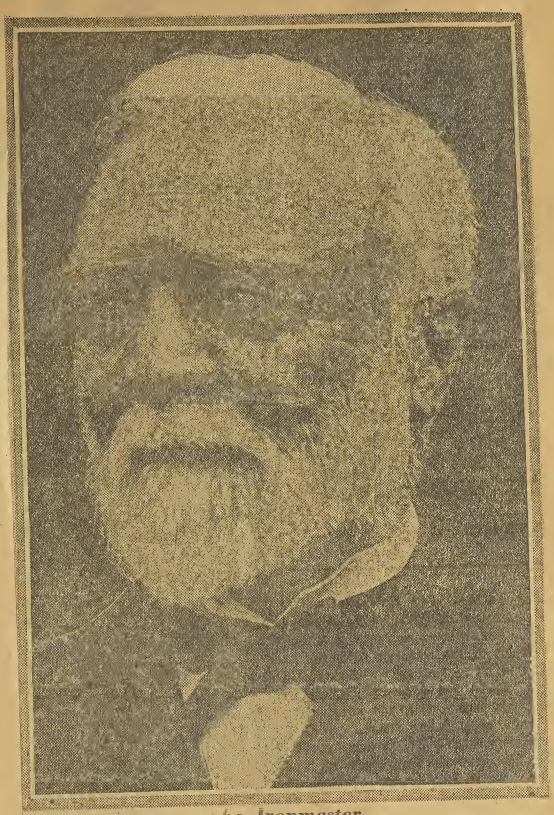
"The Daily Telegraph" carried a full page on Carnegie, saying editorially:

"We have for many years thought Andrew Carnegie a model millionaire. He seemed the incarnation of the ideals of the Victorian age. No breath of scandal ever touched his name. He rose to a fortune passing the dreams and almost the comprehension of avarice by means which even his enemies could not attack. Caution, shrewdness, foresight, great organizing power—those were his weapons in the fight for dollars. It marked the same spirit

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which in all his charities designed to foster individual effort."

Many other papers remember Carnegie in connection with the labor troubles of Pennsylvania, his reverence for American democratic institutions and his extensive charities in the United States, rather than in Great Britain. "The Daily Herald," organ of labor, refers very kindly to the man who was lately labor's traditional enemy.



The Ironmaster

AUG 17 '19

Bits of the Carnegie Philosophy:

IT IS important that the masses understand what millionaires do. We must justify our existence.

Of all the blessings of life there is none that ranks above that of good fellowship.

None know better than I the troubles of the night editor.

I don't consider that a salaried man, no matter what his wages, is in business, for he works for somebody else, not for himself.

Concentration is my motto—first honesty, then industry, then concentration.

You Germans should not leave the Motherland out of your calculations. I refer to England. She is the Motherland.

The voice of the people will always make itself heard. They can always be depended on to vote right when their interest is aroused.

I believe that the Republic is immortal and that it will come through all its troubles with its foundation unshaken.

A city should own its public utilities whether it operates them or not.

I will intrust my dollars to an institution if I think it a good one, but not my name. That is sacred.

Speculation is a a parasite feeding on values and creating none.

I never made a dollar on the Stock Exchange in my life. I would as soon gamble with cards as to speculate in Wall Street.

Warships become obsolete in a few years; the railroad is everlasting and constantly improves.

Wealth can create happiness only in the measure that it permits one to make others happy.

You can safely put all your eggs into one basket when it is your lifework and then watch the basket.

It is impossible for any man long to keep another down.

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Is Money Power?

Money is regarded with an almost reverential awe by some, as if it were the fount of all power. It can do many things, things agreeable and things conspicuous. Without it a human being is circumscribed in comforts and in culture. But just how much power has it? Is the power in the money itself—or in something back of the money?

The cases of Andrew Carnegie and Henry Ford, both creators of great wealth, both pacifists, both striving earnestly to do good, suggest more than coincidence. Andrew Carnegie was one of the greatest of modern money spinners. By his talent and force and imagination and courage he built up a reservoir of power, if money is power, that should have made him a colossal figure in the world. He did great and good things with his vast wealth. No rich American has had a better will to serve his time. But, barring a name carved on many libraries and a hollow palace of peace, what mark will his millions leave? In the steel industry, where he knew his task, knew it supremely, his influence was gigantic and his imprint permanent. There his personality counted.

But Andrew Carnegie, peacemaker, was a different figure. There was nothing absurd or quixotic about his labors for peace. Any number of fair-minded and intelligent people applauded. But did his vast gifts to peace accomplish anything? The Hague palace stood through the Great War a symbol of misplaced confidence. The propaganda for peace so industriously carried on by the huge Carnegie endowment accomplished what? Here was a fund larger than any propaganda sums of all the wicked munition manufacturers in the world, it is safe to assert. And the war came despite it, and the cause of peace was yet to show any effects of the great expenditure whatever.

The Ford peace ship was a grotesque effort to buy peace. But in the retrospect was it much more unbelievable that peace could be made by a millionaire's sudden rush overseas than that peace could be placed in the hearts of men by a costly propaganda?

Does not the mistake lie here? Money is the natural result of great business force in America, but it is never the force itself. The force is in the brain and will—the money is only the tool. Therefore when the brain turns from the task that it knows supremely well to the task that it knows imperfectly the tool loses all its power. We still feel that the power must be there, because we have seen its farreaching effects in finance. But we are deceiving ourselves. Money, by itself, can buy neither fame nor influence—any more than it can buy true enjoyment. All these things must come from the directing mind. And, as we are gradually learning, the mind that can create a vast fortune may be no better than any of the rest of us when applied to politics or art or science or good manners. It may, indeed, blunder rather the more egregiously through overconfidence—as in the case of Henry Ford.

AUG 21 '19

Carnegie Will To Dispose of $50,000,000

Elihu Root, Jr., Says Value of Estate Will Be Made Known Definitely When Document Is Probated

Andrew Carnegie's will is to be filed for probate next week, it became known yesterday. Reports have it that the ironmaster's estate is worth about $50,000,000, one-tenth of the $500,000,000 his ventures and investments earned. Root, Clark, Buckner & Howland are attorneys for the estate, and the Home Trust Company of Hoboken, a private institution founded by Mr. Carnegie in 1901 to handle his own affairs, is named executor without bond.

Mrs. Roswell Miller, Mr. Carnegie's daughter, was provided for by him at the time of her recent marriage, it is understood, and, therefore, she is not as large a legatee as she otherwise would have been. Elihu Root, jr., said last night that the value of the estate would be made known definitely when the will is probated.

Neither does the instrument include bequests to many persons for whose welfare Mr. Carnegie was known to have had deep concern. Hundreds of such were taken care of in his lifetime by being placed in life positions in institutions controlled by Mr. Carnegie or by being placed on his private pension list.

It was for just such philanthropies that Mr. Carnegie organized the Home Trust Company. The trust company accepted no deposits other than his own, and its existence was known to but few. The arrangements made by Mr. Carnegie for liquidation of the claims of depositors of the defunct Carnegie Trust Company, with which Mr. Carnegie had no connection, but whose obligations he assumed because it bore his name, were consummated in his Hoboken office.

Elihu Root is understood to have done the actual drafting of the ultimate document.

The Home Trust Company is enabled to act as executor of the Carnegie estate in New York because of reciprocal legislation enacted in New Jersey and this state. When the New York Legislature some years ago amended the banking law to permit trust companies to act as executors without depositing 10 per cent of their capital with the State Superintendent of Banking no one was found who could explain the reason for the change. That it was done to permit the Hoboken institution to act as executor of the Carnegie estate now seems apparent.

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Carnegie's Fortune at Death Only 30 Millions

Most of That Is Given to Charity in Will, as Wife and Daughter Were Provided for in Life

Annuities Left To Many Friends

Widows of Two Former Presidents Are Among Beneficiaries; All His Servants Remembered

Carnegie's Progress Toward Poverty

ANDREW CARNEGIE is generally credited with the phrase and belief: "The man who dies rich dies disgraced." Those who know him best, however, said this quotation was not literally in the words of Mr. Carnegie, but was a paraphrase of a sentence in "The Gospel of Wealth," which he published in 1891, to the effect that a millionaire who hoarded his money instead of expending it for humanity should die "unwept, unhonored and unsung."

In 1912 Mr. Carnegie testified before the Stanley Committee: "My scheme of life is to spend my old age not accumulating but distributing superfluous wealth." Mr. Carnegie died August 11, in his eighty-fourth year, having given away since 1887 more than $350,000,000. He died possessed of between $25,000,000 and $30,000,000.

Had he lived and continued his gifts at the same rate as during the last thirty-two years he would have had only $909,855 left at the end of three years, taking the maximum estimate of his estate, reckoning his income at 6 per cent and allowing for no expenditures whatever in that time except those made in the form of gifts.

Andrew Carnegie, whose fortune once approximated $400,000,000, left at his death an estate valued at from $25,000,000 to $30,000,000.

The will of the philanthropist was filed in the Surrogates' Court yesterday and at once was admitted to probate by Surrogate Fowler, a proceeding unusual in the case of so large an estate. The immediate proving was made possible by the fact that the only heirs at law are Mrs. Louise Whitfield Carnegie, widow, and Mrs. Roswell Miller, daughter, who waived the formality of being served with a citation.

The comparative smallness of Mr. Carnegie's estate is due to gifts to charity and education which he made in his lifetime and the expressed pur-

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pose of the ironmaster that he intended to divest himself of most of his riches before his death. Elihu Root, jr., attorney of the estate and a witness of the will, said Mr. Carnegie in his lifetime made public gifts totalling more than $350,000,000.

Bulk Goes to Charity

The will of Mr. Carnegie carries his purpose even further, for the bulk of what remains of his fortune, one of the largest in the world, goes to the Carnegie Corporation, organized with the object of carrying out certain public benefactions. To the corporation its founder and namesake left his residuary estate, which will amount to from $20,000,000 to $25,000,000. To several institutions he left an aggregate of $960,000.

Mr. Carnegie followed with regard to his wife and daughter, the latter recently married to Ensign Roswell Miller, the same rule he observed in connection with his public giving by making provision for them during his lifetime. He left Mrs. Carnegie all his real estate, which is said to have a value of from $5,000,000 to $7,000,000, and all his works of art and household goods. Said Mr. Carnegie in his will: "Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter Margaret, and being unable to judge at present (1912) what provision for her will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide."

Codicil Written in 1919

In a codicil executed March 31, 1919, Mr. Carnegie provided that if his wife predeceased him, the real estate and personal property left to her in the will, should go to his daughter.

Mr. Carnegie created numerous life annuities for relatives and friends approximating $300,000—these will extend to the lives of the wives or husbands of the life tenants after the death of the latter. Eventually the principal of the trust fund from which the annunities are to be paid will become part of the residuary estate and go to the Carnegie Corporation. Nothing is left to the Carnegie Foundation.

Among those mentioned in the will as receiving life annuities is former President William H. Taft, $10,000. Mr. Carnegie executed his will on February 13, 1912, while Mr. Taft was president and the instrument mentions him merely as President Taft. However, some doubt has been caused about this particular provision by a notation which Mr. Carnegie wrote in the margin of the will. It reads, "This annunity to President Taft has been transferred to the presidential annuity of Carnegie New York Corporation—Andrew Carnegie."

Widows of Former Presidents

For the widows of two former Presidents of the United States, Mrs. Theodore Roosevelt and Mrs. Thomas J. Preston, jr., formerly Mrs. Grover Cleveland, the will establishes life annuities of $5,000 each. The following named friends of Mr. Carnegie also receive annuities: Premier Lloyd George of England, $10,000, Sir Swire Smith, $5,000; Right Honorable John Burns, $5,000; Thomas Burt, M. P. (life-long friend), $5,000; John Wilson, M. P. (life-long friend), $5,000; Walter Damrosch, $5,000; Harry Whitfield ("my dear brother-in-law"), receives $10,000 a year. Each married niece or nephew of Mr. Carnegie receives $10,000 a year and each unmarried nephew $5,000 a year.

Robert A. Franks, to whom the testator refers as his friend and secretary and who also is vice-president of the Carnegie Corporation and treasurer of the Carnegie Foundation, receives the house and grounds now occupied by him in Llewellyn Park, Orange, N. J., his wife succeeding to it at his death. Of this bequest Mr. Carnegie said: "This is a mark of friendship and affection for both." Mr. Franks also receives an annuity of $20,000, his wife to succeed to it at his death. Homer D. Bates, a telegrapher in the Civil War, as was Mr. Carnegie, is remembered with a $5,000 annuity.

The Public Bequests

The $960,000 in public bequests made by Mr. Carnegie are distributed as follows: Cooper Union, $60,000 ("to make my total gift to it $750,000"); Hampton Institute, $300,000; Authors' Club (relief fund), $200,000; Pittsburgh University, $200,000; Stevens Institute, $100,000 ("to improve my original gift"); St. Andrew's Society, $100,000.

Mr. Carnegie remembered each of his servants and employes here and in Scotland. Also the crofters, or small farmers, who were his tenants on his Scottish estates. George Irvine, a former butler; Mrs. Nicol, housekeeper; Nannie Lockerbie, nurse, and Maggie Anderson, oldest servant, receive a pension equal to one-half of their annual wages. "These four are as members of the family," said Mr. Carnegie.

To each household servant for four years is left $600; eight years or more, $1,200; fifteen years or more, $2,000. To each head of department at the Skibo estate of the Laird goes from $1,000 to $2,000, according to term of service. Every laborer at Skibo for two years or more receives $50; five years or more $100. Each crofter or small farmer on the estate will have remitted to him two years' rent as the rent accrues, provided he "is in good standing with his neighbors."

"We are blest with fine people upon Skibo estate and our factor is directed to grant a third year's rent to the crofters, provided it is spent upon their homes in their improvement to the satisfaction of the factor," says the will.

"To the two late crofter tenants of Creich and Achormalary there shall be given a credit to each of two hundred pounds upon their debt to me, money advanced that they mite be promoted, with my congratulations upon their success as farmers."

Home Trust Company Executor

The Home Trust Company, of Hoboken, organized for the purpose of handling the financial affairs of Mr. Carnegie, is appointed by him as executor and trustee. The testator laid down several conditions which it shall be authorized to fulfil. Any of the securities left by Mr. Carnegie may be retained as principal of any of the trusts he created. Any legacy may be paid with such securities. The executor is authorized to make new investments with such moneys as may come into its hands, in such securities as are sanctioned by the laws of the State of New York as proper investments for savings banks; or in bonds secured by first mortgage on railroads in the United States upon the common stock of which dividends shall have been regularly paid for at least the two successive years immediately preceding the time of such investment; or in any other class of bonds of any trunk railroad company in the United States in high credit, which has not failed to pay regular dividends on all of its stock for at least five years immediately preceding such investment; or in the preferred stock of any such company; or in the bonds or preferred stock in any industrial corporation in the United States which shall not have failed to pay dividends for at least five years immediately preceding such investment; nor in onds secured by first mortgage on improved real estate, in the United States, worth, in the opinion of competent appraisers, a clear 50 per cent more than the amount of the mortgage; or in certificates of established bond and mortgage companies, secured by the deposit of specific bonds and mortgages answering the foregoing requirements.

Witnesses to the Will

The witnesses to the will were Elihu Root, jr., Grenville Clark and Francis W. Bird. Mr. Root also was a witness to the execution of the codicil, the other witnesses being Silas W. Howland and Clinton Combes.

The state of New York will not receive much as a transfer tax from the Carnegie estate. The residuary bequest is exempt because the Carnegie Corpofation is a philanthropic body, as well as the Rockefeller Foundation, which received the bulk of the estate of Mrs. John D. Rockefeller, and which transfer was held to be exempt from taxation. The specific bequests, amounting to $960,000, go to public institutions, the gift to the St. Andrews Society of $100,000 and the one of $200,000 to the Authors Club perhaps being exceptions. All of the other institutional bequests will be exempt, and perhaps the one to the Authors Club, being for relief work, will be non-taxable. The trust funds from which annuities are to be paid eventually will go to the Carnegie Corpora-

The Carnegie Will

The will of Andrew Carnegie, yesterday filed for probate, furnishes a fitting final chapter to a romantic life. Brought to this country by poor immigrant parents, a bobbin boy in his early teens, a stoker and fireman, and then a telegraph operator, Carnegie became millionaire and multi-millionaire, enjoying the distinction of having been the second largest accumulator of wealth the world has ever known.

Then, reaching with both hands into the boxes containing his evidences of ownership, he scattered the contents until his benefactions reached in value more than $350,000,000; and at last, when his testament was opened, it furnished evidence that he had retained a mere working balance of his business of philanthropy, less than one-tenth of his former possessions. The Scriptures reckoned that a tithe squared accounts with heaven; here was a man who tithed himself nine times. In his lifetime he often met much scoffing and not a few sneers. The scoffers and the sneerers probably have queer feelings as they read this morning.

Yet in a certain sense Andrew Carnegie never owned anything or gave away anything. If he had kept in his own name the wealth that stood there its dynamic power would have continued to do beneficent work. The income would have gone into works that by their mere existence are to public advantage. This income now supports a vast number of institutions and foundations and removes wrinkles of care from a vast army of pensioners who have been too busy to make money. But wherever the title was, the great steel works, carrying on their vast labor of improving the earth as a place of human habitation, would have gone on. Our social fabric is so interwoven that it is often difficult to say whether it is better to give than to keep. It would be a calamity, as has been discovered in other lands and times, to place all ownership in dead hands, even though the motive were high and noble. Colleges and libraries and foundations are good things, but so also are railroads and terminals.

The rich men of America have been diligent in making the most of opportunities spread before them. They have accumulated with great zeal, but that, on the whole, they have been mindful of the claims of their silent partner, the public, and have prevented dollar worship from corroding their souls, is shown by a generosity without precedent. For the class Andrew Carnegie set a mark not likely soon to be equalled.

VOLUME 23
SCRAPBOOK RE
CARNEGIE'S DEATH,
1919
PAGES 32-34 BLANK, NOT
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CHARACTER QUALITY ENTERPRISE ACCURACY

New York American

AN AMERICAN PAPER FOR THE AMERICAN PEOPLE

AUG 12 19

CARNEGIE DIES, HEART TORN BY WORLD STRIFE

End Comes at Summer Home, Where He Sought Seclusion. Private Funeral, No Date Set

Indoors Since Friday, Pneumonia Gives Brief Warning—Wife at Bedside, but Daughter Too Late

LENOX, Mass., Aug. 11.—Andrew Carnegie, Laird of Skibo, multimillionaire and philanthropist, who set out in 1901 to give away the great fortune he had accumulated in the steel industry, died to-day in his eighty-fourth year.

The end came a little after 7 o'clock this morning at his Summer estate here, Shadow Brook, where the iron master had sought seclusion when the horror of the world war weighed heavily upon him.

Mr. Carnegie had been compelled against his wish to remain indoors since Friday, suffering from what was described as a severe cold. The trouble developed into bronchial pneumonia and death came with brief warning.

DAUGHTER TOO LATE.

Mrs. Carnegie and his private secretary, John Peyton, were summoned to the bedside by the nurses early to-day and remained until the aged man breathed his last at 7:10 o'clock.

When the fatal turn was reached, his daughter, Margaret, wife of Ensign Roswell Miller, of New York, was summoned from her home at Millbrook, N. Y., and arrived a few minutes after her father had passed away.

In spite of his advanced years, the unexpected death of Mr. Carnegie startled the Summer colony. Until Friday the master of Shadow Brook was seen daily driving about the estate or taking short walks. On several occasions since his arrival here in May he had enjoyed his favorite sport, fishing, on Lake Mahkeenac, which adjoins the Carnegie property.

To the neighbors who saw him frequently he had become a fixture, and many failed to realize his declining physical condition.

NEIGHBORS SADDENED.

It was two hours after his death when the news became known. Immediately Summer colonists began calling the house by telephone and many drove in their cars to the home. A little later the local telegraph office and telephone exchange were swamped with messages of inquiry and condolence.

Announcement was made this afternoon that the funeral would be held from the home ad would be strictly private. No date was given out.

Although Mr. Carnegie had been an invalid since 1917, when he suffered an attack of grippe, the news of his death was a shock to old friends and former business associates in New York City. Since his previous serious illness he had been under the care of two nurses.

Identified so long with the international peace movement, Mr. Carnegie was said to have been more severely affected by the world war than most men. It came as a hard blow to him and the cause which he had so close at heart.

Owing to his ill-health Mr. Carnegie for some time had led a secluded life, and his withdrawal from all public activities gave rise to frequent statements concerning his health.

Elihu Root, Jr., son of former United States Senator Root, whose father for years has been Mr. Carnegie's counsel, said Mr. Carnegie was a citizen of New York City and that his will doubtless will be probated here.

He intimated that the passing of Mr. Carnegie would have no effect on the future of the Carnegie Foundation and similar philanthropies established by him.

Associates Pay Carnegie Tribute.

Charles M. Schwab, who is at his country home at Loretta, Penn., was shocked by Mr. Carnegie's death. He 'phoned this statement to his New York office:

"It would be difficult for me to find words to express my love and admiration for Mr. Carnegie.

"He was my friend, partner and associate for thirty years. He was the greatest man I ever knew. His heart was so filled with tender sentiments, especially with reference to his associates, as to make him beloved as well as admired by all who came into business or social contact with him.

"He possessed the faculty of inspiring others to unusual effort in a greater measure than any man I ever knew, and he always won by expressions of appreciation, rather than by criticism.

"The world has lost a great benefactor and I have lost the greatest friend I ever had."

MADE MOST OF CHANCES.

James B. Clews, of Henry Clews & Co., bankers:

"The death of Mr. Carnegie removes one of the greatest characters the world has ever known. In these days of labor unrest his career offers a fitting example of what can be accomplished by one commencing in the lowest station of life when he possesses the necessary qualifications for rising in life, and makes the most of his opportunities.

"Viewed from almost any standpoint, it seems almost incredible that anyone should have been able to start at the lowest rung of the ladder as a messenger boy and work himself up through various grades until finally he became the greatest manufacturer that the universe has ever seen.

"The name of Andrew Carnegie will last for many ages to come, not only, however, as the foremost iron merchant, but for his great works of philanthropy.

Thomas W. Lamont, of J. P. Morgan & Co.:

"Mr. Carnegie had extraordinary qualities which made him a notable figure on both sides of the Atlantic. He first achieved a great success in industry, a success which he shared liberally with his capable lieutenants, and then devoted his fortune and his energy to the causes of education and peace. His libraries, spread over the English-speaking world; his foundation for the advancement of teaching; his aid to the causes of peace and pan-Americanism, were wise gifts of enduring value and service."

George W. Perkins, chairman of the finance committee of the Carnegie Foundation:

"I am deeply grieved to hear of Mr. Carnegie's death. He was a very great American, belonging to that class which, after the war of '62, was quick to appreciate that we had a united country and a great opportunity. He grasped the new machinery which inventors placed in our hands at that time and with them threw all his great mental energy into developing our country."

BOSTON, Aug. 11.—Dr. Charles F. Thwing, president of Western Reserve University, Cleveland, and secretary of the Carnegie Foundation for the Advancement of Teaching, who was here to-day, said:

"Mr. Carnegie's death is a personal loss to thousands. These thousands include his 'boys' who had been his associates in business, and also the leaders in every department of life in America and England.

"His love for individuals was the expression of his love for all men. Out of this love sprang his great benefactions. He died poor, as it is said he wished to die, in the sense that he had given away the larger part of his fortune."

Andrew Carnegie, once the richest man in America, if not in the world, was born in Dunfermline, Scotland, November 25, 1835.

His father, William Carnegie, was a weaver, operating four hand looms at the time of the boy's birth. The introduction of steam to the weaving industry sent him into proverty, and Mother Carnegie was forced to take boarders into their humble home on Reform street.

Their poverty finally became acute, the hand looms were sold and the family of four, Andrew then being in his thirteenth year, packed up for a migration to America, where Mrs. Carnegie had two sisters whose husbands were prospering. The elder Carnegie found it necessary to borrow money from several friends for the trip.

They sailed from Glasgow on May 17, 1848, on the American clipper ship Wiscasset. The passage proved a stormy one, occupying seven weeks. They went to Allegheny, Pa., now a part of Greater Pittsburgh, by canal and steamboats. Taking a humble cottage on Rebecca street, the father went to work in a cotton factory.

$1.20 A WEEK SALARY.

His wages were small, and even with what the mother earned stitching shoes there was not enough to provide the family needs. Little Andrew was forced to go to work and found a job as bobbin boy at the wage of $1.20 a week. He always enjoyed telling of his feelings when he ran home to his mother with his first week's pay.

His second job was in a bobbin factory, where it was his duty to keep the fires going under a boiler in a dingy basement. He knew little about steam and suffered an intense secret fear that his ignorance would one day be responsible for the boiler exploding.

"It cannot last forever," he said to himself, and kept his eyes open for a better job.

He found it as a messenger boy for the O'Reilly Telegraph Company, and there first showed the keenness which made his life so successful. He memorized the addresses of all the business and professional men who had business with the telegraph company and showed remarkable speed in delivering messages.

LEARNED TELEGRAPHY.

The manager of the office had a Morse outfit fitted up for the amusement of the messengers, and Carnegie soon picked up telegraphy. It is said that he was the third operator in the United States to learn to take messages from the wire by sound. It was not long until he was a full-fledged operator in the Pittsburgh commercial office.

Through his work at the key he met Thomas A. Scott, superintendent of the railroad that connected Pittsburgh with the East. In 1853 he entered the services of the Pennsylvania Railroad as clerk and private telegrapher to Mr. Scott, his salary being $35 a month. He always said that his entry into the railroad business was the turning point in his life.

Subsequently he went to Altoona as chief train dispatcher and eventually, while still a very young man, he was made manager of the Western division of the road. He served for some months during the Civil War in the military telegraph service and

was present at the battle of Bull Run. He left the military service on account of poor health.

OIL INVESTMENT PROFITABLE.

Carnegie's first investment was in ten shares of Adams Express Company stock for $600, on which he received a monthly dividend of $10.

He got an early finger into the rich sleeping car pie through his railroad acquaintance with Leach, the inventor of the sleeper. His capital was added to by a $10,000 return from this early investment.

When oil was struck in Western Pennsylvania Carnegie gave up railroading. Edgar Thompson, then president of the Pennsylvania, and Thomas W. Scott, the road's general manager, decided to put their money with Carnegie's business ability and go into the oil fields. Before they were through they had cleaned up a million dollars and Carnegie's share made him at last a man of capital.

He saw the tremendous possibilities of the iron and steel industries and with his brother, Tom, he built two iron furnaces, which they called the Lucy No. 1 and the Lucy No. 2, after a boyhood sweetheart in the little Scotch town of his birth, and after Miss Lucy Coleman, of Pittsburgh, whom his brother married.

CARNEGIE AIDED FRICK.

Then came the erection of the Edgar Thompson Steel Works, which became the wonder of the iron and steel industry, with a force of 8,000 men and an annual capacity of 200,000 tons of steel.

He kept his ever-increasing capital constantly employed and soon had an interest in every steel plant of importance about Pittsburgh.

He bought ore and coal lands in various sections and developed the properties. When Henry Clay Frick found himself temporarily embarrassed he had to turn to Carnegie for assistance and the little Scotchman got a substantial interest in the coal and coke monopoly which Frick had established for himself.

The Carnegie interests acquired the Homestead Steel Works and later on the Duquesne Steel Works, near Pittsburgh, and both were substantially enlarged. It is on their wonderful steel production that Carnegie's world-wide fame as a steelmaker is based.

At the time of the formation of the United States Steel Corporation Mr. Carnegie, through his control of the capital stock, was the absolute master of nineteen blast furnaces, three steel works with eight Bessemer converters and fifty-six open-hearth furnaces; five rolling plants with thirty-four mills; an armor plate works and a forge for the manufacture of car axles.

The reason for Mr. Carnegie's great success as a steelmaker was once accurately set forth by Charles M. Schwab, his favorite "young partner," who wrote:

GRASPED HIS OPPORTUNITIES.

"Andrew Carnegie, with the prescience which seems to be a common attribute of the Scot, saw or made the early opportunities of the iron industry, grasped them by the forelock and put his faith and capital into the business with invincible confidence. From the outset he held firmly to the conviction that the United States would in time surpass all other countries in iron and steel business, and he never hesitated at any risk or sacrifice, however great, which promised to advance the industry."

Mr. Carnegie has always dreaded industrial trouble, and when the strike of the mill workers at the great Homestead plant became acute he slipped away to Scotland, leaving H. C. Frick to face the situation and work the company out as best he could. It was through the famous falling out between Frick and Carnegie that the world got its first accurate insight into the vastness of the Carnegie fortune.

The trouble between the two men began in the late 90s, when Carnegie insisted on Frick's coke company carrying out a contract with the steel plant for one-third of its product at about one-third the market price. Frick at that time held 6 per cent of the $25,000,000 Carnegie Steel Company stock, which had been organized in 1892, while Carnegie held 58½ per cent.

AT OUTS WITH FRICK.

Frick conceived the plan of buying Carnegie out and making himself the real head of the steel industry. With his associates he gave Carnegie a check for $1,170,000 as a bonus for a ninety-day option to sell his entire interest at $157,000,000. Frick could not raise the capital necessary to make the purchase. As the ninety days expired he sent an emissary to Scotland, asking the return of the bonus or an extension of time. Carnegie refused to return the big check or to extend the time. He said further that during the ninety days of the life of the option his interest had increased in value, and that it was now worth $177,000,000.

When Carnegie returned to Pittsburgh he demanded and received Frick's resignation as chairman of the Carnegie company. He offered Frick $6,000,000 for his 6 per cent of the stock. Frick laughed at the offer, saying that his stock was worth $16,000,000 on Carnegie's own estimate. Carnegie would not pay and Frick went to court.

The litigation, which promised to reveal startling steel secrets, was terminated at Atlantic City on March 23, 1900, when the two former partners got within $1,500,000 of a compromise figure, and a lawyer settled the matter to the satisfaction of both.

QUIT WITH $460,000,000.

Less than a year later J. Pierpont Morgan began negotiations looking to the formation of the United States Steel Corporation. Mr. Carnegie lay back and let matters take their course. He was on the market, but at his own price. He was not going to haggle about it. They could take his steel interests or leave them.

Four hundred and sixty millions was the basis upon which Mr. Carnegie took first mortgage bonds and retired from the business of steel making to the equally congenial occupation of philanthropy.

Although he had already made something of a reputation as a philanthropist by large gifts, particularly to Pittsburgh institutions, it was not until after he had sold out to the Steel Trust and had hundreds of millions of steel bonds in his strong boxes that he became a record breaking giver. In the year 1901 he gave $40,200,000, which cut a hole of more than $2,000,000 in his annual income.

An international gift was that of $1,750,000 for a peace temple and library at The Hague. Since the Battle of Bull Run, which he witnessed as a military telegrapher, he has always had a horror of war. He recently gave $1,500,000 to the Allied Engineers' Societies for building purposes. The Bureau of American Republics tasted his bounty to the extent of three-quarters of a million. His last big gift was a foundation of $10,000,000 to pension college professors in the United States, Canada and Newfoundland.

GAVE AWAY MILLIONS.

His $40,000,000 celebration of his re-

ANDREW CARNEGIE as he appeared in the very twilight of his life. This picture, made only recently, shows the aged ironmaster at his favorite window seat reading, and without glasses, but holding his book at unusually long reading range.



tirement from business included $10,000,000 for a national university at Washington, D.C.; $10,000,000 to Scotch universities, $7,000,000 to institutions of learning in Pittsburgh; $4,000,000 as a pension fund for Carnegie Steel Company employes; $1,000,000 for libraries for Braddock, Homestead and Duquesne, the towns in which he made most of his steel fortune; $1,000,000 for public libraries in St. Louis and $2,000,000 for Carnegie libraries elsewhere.

Pittsburgh, the city in which his fortune was made, has received more than $20,000,000. He gave New York, his residence city, $5,200,000 for a public library and branches. He did a great deal for his native town in Scotland, including the "Dunfermline Endowment, of $2,500,000.

Mr. Carnegie when a young man promised his mother that he would not marry while she lived. Mother Carnegie died in 1886. The following year he married Miss Louise Whitfield, the daughter of a well-to-do New York importer, whom he had known since her girlhood. Their wedding was so simple that there was no bridesmaid or best man and only thirty witnesses. Mrs. Carnegie has never cared for society outside of an intimate circle of friends. She has an independent fortune and carries on her own charities and philanthropies, which are as secret as those of her husband were open. Mrs. Carnegie was born in New York in 1860, and outside of her New York home, at Fifth avenue and Ninety-first street, she preferred to live at Skibo Castle, in Scotland.

The heiress to the millions which Mr. Carnegie has not given away was born in this city on March 30, 1897, and was christened Margaret. For her Mr. Carnegie bought the highest block of ground on Fifth avenue, between Ninetieth and Ninety-first streets and built a $2,000,000 mansion. Half of the block was given over to a private park, which has been her playground. The title has always been in the daughter's name, and Mr. and Mrs. Carnegie were simply her tenants. A part of her education has been in the joy of giving, and she is a confirmed philanthropist.

Mr. Carnegie's collossal gift making ceased in 1915. His benefactions total $350,625,000.

WROTE SEVERAL BOOKS.

The depreciation of the Carnegie fortune was jocularly confessed by Charles M. Schwab April 2 last. Then Miss Margaret Carnegie became the bride of Ensign Roswell Miller of the U. S. Navy.

Asked what Mr. Carnegie's wedding gift to his daughter might be, Mr. Schwab responded:

"A sunny disposition, a smile and a hearty kiss."

Although in his book, "Wealth and Its Uses," Mr. Carnegie wrote, "The epitaph to which every rich man should wish himself justly entitled is that seen upon the monument of Pitt: 'He lived without ostentation and he died poor,'" he has always been fastidious about his dwelling places.

AUG 13 '19

Carnegie to Rest at Sleepy Hollow

TARRYTOWN, Aug. 12.—In the country graveyard of Sleepy Hollow, made famous by the tales of Washington Irving, the body of Andrew Carnegie, steel king and philanthropist, will be laid to rest, following funeral services at his Summer home at Lenox, Mass., Thursday morning.

The Carnegie plot of land was purchased only a few years ago. It is what is called the "new part" of the cemetery to distinguish it from the old section that contains the remains of many notables of the revolutionary days as well as some later day kings of finance.

The bodies of John D. Archbold, the Standard Oil president, and Carl Schurz, the German-American leader, lie in Sleepy Hollow, and William Rockefeller has a burial plot there.

LENOX, Mass., Aug. 12.—Funeral services for Andrew Carnegie will be held at 10:30 Thursday morning at the residence, Shadowbrook. Mrs. Carnegie's wish for strict privacy in the funeral will be observed. The Rev. William Pierson Merrill, of the Brick Presbyterian Church, New York, and the Rev. Benson N. Wyman, of Lenox Congregational Church, will officiate.

WASHINGTON, Aug. 12.—President Wilson, in a message of condolence sent to-day to Mrs. Andrew Carnegie, said:

"May I not express my deep sympathy at the loss of your distinguished husband? His death constitutes a very serious loss to the forces of humanity and enlightened public service, and takes out of the world a force which it could ill afford to spare."

AUG 14 '19

MR. CARNEGIE'S BURIAL TO-DAY

Dr. Merrill, of Brick Presbyterian Church, New York, Will Conduct Services.

LENOX, Mass., Aug. 13.—Arrangements for the funeral to-morrow morning of Andrew Carnegie were completed to-day after the arrival of Dr. William Pierson Merrill, of New York, from his Summer home at West Weymouth. Earlier in the day the wishes of Mrs. Carnegie had been made known to her private secretary, Archibald Barrow.

Dr. Merrill, who will conduct the service, visited the Carnegie home. He also conferred with the Rev. Benson J. Wyman, pastor of the Lenox Congregational Church, who will assist him when the details of the service are decided upon. At the wish of the family, nothing was made known regarding to-morrow's rites, except that the Presbyterian service for the dead would be used. This provides for a reading from the Scriptures and a prayer.

There will also be vocal numbers by the quartet from the Brick Presbyterian Church of New York, of which Dr. Merrill is pastor, and which the Carnegies have attended for eight years. The quartet will be directed by Clarence Dickinson, organist of the church.

During the morning floral pieces began to arrive at Shadow Brook. The first received was a magnificent wreath of orchids from the greenhouses of the Elm Court estate here of Mrs. William Sloane, of New York.

Arrivals to-day of those who will attend the funeral included Charles M. Schwab, Robert A. Franks, treasurer of the Carnegie Corporation; Mrs. Henry Phipps, of New York, wife of the once partner of Mr. Carnegie in the steel industry, and her son, Howard, and Rev. Fred K. J. Lynch, formerly Congregational minister here, who represented the Carnegie Peace Foundation abroad during the war.

AUG 14 '19

Today

Carnegie's Work.
Two More Men Needed.
Barbarian Types.
40,000 Polish Jews.

—By Arthur Brisbane—

The distinguished Mr. Kolchak, of Russia, appears finally to have reached the end of his little rope. The United States and some other governments stupidly trying to force on Russia a hand-picked reactionary ruler have perhaps learned a lesson. Nobody in the United States Government is in any way equipped to select rulers or make laws for nations across the water. Two hundred million Russians will decide what they want to do without help from us. The sooner the people of this country instruct their official employes to mind the business of this country, the better it will be for the United States.

Carnegie died rich, after all, but not disgraced. During the last few years he was not able, mentally, to look after his great fortune. Otherwise he might have carried out his plan to give it all away, except a few millions for his daughter.

Carnegie did something more important than mere giving of money. He made giving on a big scale fashionable in the United States. He chose for epitaph to be written on his tomb these wise words: "Here lies a man who knew how to enlist in his service better men than himself."

He was the first American of enormous wealth to say that millions accumulated by hiring better men than himself were not all his.

His name will be remembered because it is carved in stone above the doors of many libraries. He was impressed by Carlyle's saying that on his way to Edinburgh to get books he passed many jails, but not one library. If Carlyle could take the trip again he would pass more Carnegie libraries than jails. Thus the world improves gradually, as a baby grows up, so slowly that if you live with it you don't notice the change.

Carnegie's wisdom was shown in his giving libraries and not giving books. He knew how to build a library, he would not have known how to choose its books.

Two men the world needs to complete Carnegie's work: one man to fill his libraries with the right books, and, much harder to find, another man to make the people read the books.

AUG 15 '19

Simple Services Mark the Funeral of Andrew Carnegie

Steel Magnate Buried in Sleepy Hollow Cemetery, with Family and Few Friends at Bier.

Simple services, both at the home and the grave, marked the funeral of Andrew Carnegie, steel magnate and philanthropist, who was buried at 5:25 o'clock in Sleepy Hollow Cemetery, Tarrytown - on - the - Hudson. Each service was attended only by a few friends of the ironmaster, aside from the immediate family and relatives.

The services at the home and at the grave were conducted by the Rev. Dr. William Pierson Merril, pastor of the Brick Presbyterian Church, Fifth avenue, assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church. There was no eulogy, the simple Presbyterian service being followed both at the home, Shadowbrook, in the Berkshires, and at the grave.

Among those at the funeral services were Charles M. Schwab, Robert A. Franks, many years business adviser to Mr. Carnegie; the Rev. Frederick H. Lynch, who represented the Carnegie Peace Foundation; Oliver Ricketson, Mrs. Henry Phipps, Dr. R. S. Woodward, president of Carnegie Institute, Washington; Elihu Root, Jr., James C. Greenway and wife, Arthur A. Hamerschlag, director of the Carnegie Institute of Technology, Pittsburgh; Mr. and Mrs. Chauncey M. Depew, Mrs. John E. Parsons, Mrs. Joseph H. Choate and Mr. and Mrs. Charles Lanier.

AUG 15 '19

Today

Three Cheers, Please.
Carnegie Took $1.50.
Expensive Funerals.
Nature's Balance.

——By Arthur Brisbane——

Carnegie was buried simply. His funeral cost less than that paid for by many a poor woman, giving up her last dollar and mortgaging her future, buying "a respectable funeral" for the father of her children.

You have seen the long lines of dismal black carriages, filled with friends and strangers, going to a poor grave paid for by some poor woman—every such procession is a disgrace to any church encouraging or permitting it.

On Carnegie's coffin were plain handles of gunmetal, plain black cloth, and a plate of solid silver. That piece of silver, worth, perhaps, a dollar and a half, was all that he took into the grave with him. That ought to make some other rich men think.

To Carnegie and every other rich man may be applied the words of a well-known epitaph:

"That I spent, that I had,
That I gave, that I have,
That I left, that I lost.
A. D., 1579."

Or, as the Jewish proverb has it: "What you give in health is gold, what you give in sickness is silver, what you give after death is iron."

AUG 29 '19

$30,000,000 ESTATE LEFT BY CARNEGIE

$350,000,000 His Total Gifts in Life—Will Shows Family Was Cared For Before His Death

Carnegie Corporation Will Handle $25,000,000 Residuary Legacy for Education and Philanthropy

Andrew Carnegie's will, disposing of about $30,000,000, was filed yesterday in the Surrogates' Court and admitted to probate immediately by Surrogate Fowler.

His counsel, Elihu Root, Jr., said Mr. Carnegie made gifts during his life totaling more than $350,000,000, so that he really did divest himself of his great fortune for the benefit of mankind, as he long ago said that he would.

The bulk of property, once estimated at about half a billion, was transferred without the payment of any transfer taxes to the estate. The provisions of the transfer tax law, which would have levied a tax of many millions on the vast funds of Carnegie had the funds been transferred by reason of his death to other than charitable and educational institutions, will not affect his estate.

HAD PROVIDED FOR WIFE.

During his lifetime he transferred to his wife a portion of his fortune. In his will he wrote:

"Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter, Margaret, and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide."

When Mr. Carnegie testified before the Stanley Committee of the United States Senate in the steel trust investigation of 1912 he said he had sold his own holdings to the steel corporation for $430,000,000. He added "what a fool" he was to sell for that figure when, if he had held on a little longer, he might have obtained an additional hundred million.

The will accounts for $380,000,000—the $350,000,000 he gave away and the $30,000,000 estimated as the total value of the estate.

$50,000,000 GIVEN WIFE.

The $380,000,000 subtracted from the $430,000,000 which he said he got for his steel holdings would leave a balance of $50,000,000. This, it was suggested by those who studied the will, represented the amount given to Mrs. Carnegie.

The steel magnate named the Carnegie Corporation, incorporated by act of the New York State Legislature June 9, 1911, as his residuary legatee. This corporation is distinct from the Carnegie Foundation for the Advancement of Teaching. The Carnegie Corporation is broader in its purposes, its funds being available for education, charity and philanthropy. Andrew Carnegie was president and Elihu Root and Robert A. Franks are vice-presidents. The residuary legacy to this corporation probably will amount to about $25,000,000.

WIDOW GETS MANSION.

Mr. Carnegie signed two duplicate wills and codicils on February 13, 1912. In the codicil he directed that his daughter, Margaret, now Mrs. Roswell Miller, should possess all his real estate and certain personal property in the event that Mrs. Carnegie pre-deceased him. As this event did not occur, Mrs. Louise Whitfield Carnegie, widow, will have the use of the Carnegie mansion in Fifth avenue, the Carnegie Summer home at Lenox, Mass., and Skibo Castle, Scotland, with testamentary disposition at her death. A provision in the will also gives her any property of the estate which fails of transfer to the legatee by reason of legal bars.

The Home Trust Company, a Hoboken corporation authorized to act as executor in this State, is named as executor and trustee with Robert A. Franks, secretary to Carnegie and a vice-president in all of the Carnegie corporations. The will provides payment of $100,000 to the executors in lieu of all commissions.

SERVANTS REMEMBERED.

Bequests to institutions include the following: Cooper Union, $60,000 (making a total of $750,000 given by him to this institution); Hampton Institute, $300,000; Stevens Institute, $100,000; Pittsburgh University, $200,000; St. Andrews Society, of New York, $100,000 "to improve my gift."

Annuities to individuals include: George Irvine, butler, retired, a pension equal to half his salary; Mrs. Nicol, housekeeper; Nannie Lockerbie, nurse; Maggie Anderson, oldest servant, each one-half salary annually. To household servants of four years' service, $600 each; eight years' service, $1,200; fifteen years' service, $2,000.

Married nephews or nieces, $10,000 each; unmarried, $5,000 each; Stela, sister-in-law, $10,000; Harry, brother-in-law, $10,000; Maggie Lauder, Anna Lauder, Mrs. George, cousins, $5,000 each; Alexander King, George King, S. H. Church, W. J. Holland, Mr. Hammerslag, Miss West, Douglas Stewart, Mrs. Beatty, William Frew, Mr. Wilmot, Mrs. D. A. Stewart, each $5,000.

Margaret B. Wilson, of the Normal College, New York City; George W. Cable, President Woodward, of the Carnegie Foundation, each $5,000; Henry S. Pritchett, $10,000; Homer D. Bates, Mrs. James F. Wilson, $5,000 each; James Bertram, $10,000; John Morley, London; Claude S. Carnegie, each $10,000; Hew Morrison, Edinburgh, and Hardie Factor, of Skibo each $5,000. In each instance the amount is an annuity.

Pittsburgh Heirs Nearly All Men.

PITTSBURGH, Aug. 28.—The majority of the Pittsburgh beneficiaries of the Carnegie will are men who have been carrying on Mr. Carnegie's educational efforts in this vicinity. One exception is Mrs. D. A. Stewart, widow of a former partner in the steel business from 1875 to 1888.

Douglass Stewart, her son, is assistant director of the Carnegie Museum. Dr. W. J. Holland is director.

John W. Beatty is the director of fine arts of the Carnegie Institute. He conducted the international art exhibits of works of the world's foremost artists up to the entrance of America into the war.

Samuel H. Church, secretary of the Pennsylvania Lines West, is president of the board of trustees of the Carnegie Institute. F. M. Wilmot is general manager of the Carnegie Hero Fund Commission, which has spent hundreds of thousands in recognition of heroism and in educating accredited heroes.

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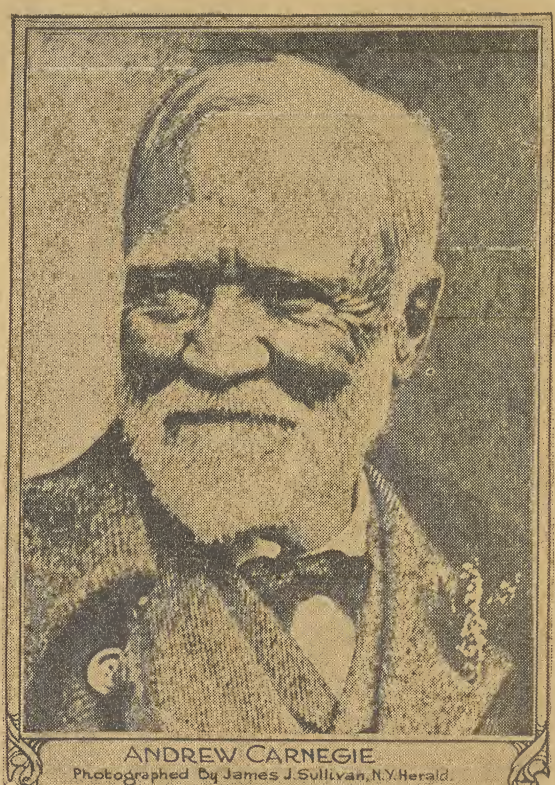
41 AUG 12 '19

MR. ANDREW CARNEGIE DIES AT HIS COUNTRY HOME, LENOX, MASS., OF SUDDEN ATTACK OF PNEUMONIA

Rapid Development of Attack Prevents Him Saying Farewell to Household.

NEWS A SURPRISE AND SHOCK TO NEIGHBORS

Mass of Messages of Sorrow Received at House from All Parts of the Country.



ANDREW CARNEGIE
Photographed By James J. Sullivan, N.Y. Herald.

SUGGESTED OWN EPITAPH.

"Here lies a man who knew how to enlist in his service better men than himself."—Mr. Carnegie's suggestion for an epitaph on his own tomb.

LENOX, Mass., Monday.—Andrew Carnegie, multi-millionnaire and philanthropist, one-time ironmaster and leading advocate of peace among nations, died here today. He was in his eighty-fourth year.

The end came a little after seven o'clock in the morning at his summer home, Shadow Brook, where Mr. Carnegie had been since last May, seeking seclusion when the horrors of the world war weighed heavily upon him. His daughter, Margaret, wife of Ensign Roswell Miller, was on her way here from her summer home at Millbrook, N. Y., when her father died.

Mr. Carnegie, who had given to charities more than $350,000,000, was compelled against his will to remain indoors since last Friday, suffering from what was at first diagnosed as a severe cold. It was announced that he was remaining under the care of the nurses who had been in attendance upon him most of the time since his arrival at Shadow Brook, and that there was no fear that the illness would prove fatal.

Develops Bronchial Pneumonia.

The trouble developed into bronchial pneumonia, and this disease proved too much for the enfeebled condition of the aged patient. Mrs. Carnegie and John Poyton, his private secretary, were summoned to his bedside by the nurses early in the morning, and Mr. Carnegie expired at ten minutes after seven o'clock.

Announcement was made late in the afternoon that the funeral would be held from the house here on Thursday and would be private.

No ostentation will mark the funeral of the man who, when he began eighteen years ago to give away his millions, was rated as having the second largest private fortune in America. A simple service, attended only by members of his family and his household, will be held at the home.

The Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, of which Mr. Carnegie was a member, will officiate at the funeral. Dr. Merrill will be assisted by the Rev. Benson N. Wyman, of the Lenox Congregational Church, where Mrs. Carnegie has a pew. It is understood here that the body will be taken by special train direct to Sleepy Hollow Cemetery, near Tarrytown, where Mr. Carnegie acquired a lot several years ago. Ensign Miller and Mrs. Carnegie's secretary, A. C. Barrow, started for New York late this afternoon by automobile to perfect the arrangements for the funeral and burial.

Mrs. Carnegie, although overcome with grief at the comparatively sudden death of her husband, bore the shock bravely. Her physician said tonight that she had recovered sufficient strength to make it possible for her to go through the ordeal of the private funeral service. She was not equal, however, to the task of directing final arrangements for the service and burial.

News Startles Community.

In spite of his advanced years, Mr. Carnegie's death startled the summer colony. Until Friday, he was seen almost daily driving or taking short walks about his grounds. On several occasions he had enjoyed his favorite sport, fishing, on Lake Mahkeenac, which adjoins the Carnegie property.

Most of his neighbors who saw him frequently failed to realize his declining physical condition. It was two hours before news of his death became known. Immediately the summer residents began to send their messages of inquiry and condolence by telegraph and telephone. Many of Mr. Carnegie's neighbors drove their automobiles to Shadow Brook to offer expressions of sympathy in person.

According to members of the household, Mr. Carnegie had hoped to go to Skibo Castle, his home in Scotland, early this year, but changed his mind when he learned that under the regulations of the British government he would be unable to take the retinue of servants he desired, the regulations limiting him to one automobile and one chauffeur.

Mass of Messages Received.

A mass of telephone and telegraph messages of condolence from persons of prominence in all parts of the country had accumulated at Shadow Brook tonight. Until Mrs. Carnegie is able to read these tomorrow the names of the senders will not be made public.

Dr. Brace W. Paddock, of Pittsfield, who attended Mr. Carnegie in his last illness and had visited him frequently throughout the summer, said tonight that his patient was in a very feeble state when he returned to his summer home in the spring.

At that time it was evident to his intimates that the once great industrial leader was a broken man and that any slight indisposition might have a fatal termination. However, the air of the Berkshires and the seclusion afforded in his beautiful estate appeared to have a beneficial effect upon him and he exhibited occasional flashes of the old exuberance that had made him a cheerful companion for so many years. At times his spirit outran his strength and it was necessary for those responsible for his care to restrain him. When he wanted to drive in his automobile or fish in Lake Mahkeenac he sought permission from his physician with a persuasiveness that was hard to deny.

The last of the many good "news stories" of which the ironmaster had been the central figure had to do with an unusually good catch of fish, the adventure being related with the pride of a true sportsman.

Mr. Carnegie proved an easy prey to a cold contracted last Thursday and after a futile attempt to shake it off he took to his bed the following day. On Saturday bronchial pneumonia developed rapidly despite the most thorough efforts to stay it. Late Sunday night the aged man lapsed into unconsciousness and remained so until the end.

In his last days, whatever his thoughts may have been, Mr. Carnegie appeared as one far removed from the affairs of the world in which he had played so great a part for more than the average lifetime. To his physician he spoke only of his health and the mode of living best suited to it. He always appeared cheerful.

"Mr. Carnegie," said Dr. Paddock, "was exceedingly feeble when he arrived at his summer home in the spring. I kept in constant touch with him and although he appeared cheerful at all times he did not gain in strength. His condition was such that when he was stricken with bronchial pneumonia he did not have the strength to resist."

No Opportunity for Farewell.

"The illness developed in such a way that there was no opportunity for Mr. Carnegie to have any farewell words with members of the household."

The dark lake and mountains, which had become dear to Mr. Carnegie because of their constant reminders of his beloved Highland hills and lochs, looked tonight on a scene of lonely grandeur. Around the great gray limestone pile of Shadow Brook, reputed to be the second largest private residence in America, no guards were needed to induce the people of the

countryside and the occupants of the summer villas to respect the privacy which they instinctively understood would be desired by Mrs. Carnegie and her daughter.

A butler was stationed at the entrance to admit the few who called and who were received by John Poyton, Mr. Carnegie's secretary, and to care for the telegrams which messenger boys brought every few minutes up to a late hour.

It was chiefly due to Mrs. Carnegie's description of Shadow Brook, after a trip to the estate in the early summer of 1917, as bearing a strong resemblance to the country around Skibo Castle, that the ironmaster decided to purchase the groves immediately about the house.

Mr. Carnegie had repeatedly expressed delight at the quiet pleasures of Shadow Brook. Those who were close to him believed it fitting that the end of his long and crowded life should have come here.

Mr. Carnegie found a refuge at Shadow Brook two years ago, having purchased it from the estate of Anson Phelps Stokes. The house contains 100 rooms. It was the first country place owned by him in America. Previously he had spent his vacations at Skibo Castle. When he purchased the Lenox property it was announced that neither he nor any member of his family probably would ever again visit Skibo because of changes, physical and sentimental, caused by the war.

The marriage of Mr. Carnegie's only daughter, Margaret, on April 23 last, to Ensign Roswell Miller, U. S. N., was the last social affair the aged philanthropist and peace advocate attended. The ceremony was performed at Mr. Carnegie's town house in the presence of 100 guests, the bride standing in a floral bower and Scotch bagpipes playing, in accordance with her father's wish.

The bridegroom, son of a former president of the Chicago, Milwaukee and St. Paul Railroad, who died in 1913, had not completed his college course when war was declared. In 1916 he left Stevens Institute, in Hoboken, where he was taking a course in civil engineering, to drive an ambulance in France, and when the United States became involved entered the Navy as an ensign.

Heiress to Millions.

It was said at the time of the wedding that after the honeymoon Mr. Miller and his bride would go to Princeton, N. J., where he would complete his studies before entering upon a professional career. Mrs. Miller, who is heiress to her father's millions, is twenty-two years old. Her husband is two years her senior.

Identified so long with the international peace movement, Mr. Carnegie was said to have been more severely affected by the world war than most men. It came as a hard blow to him and the cause which he had so close at heart.

Owing to his ill health Mr. Carnegie for some time had led a secluded life, and his withdrawal from all public activities gave rise to frequent statements concerning his health. After his retirement he was compelled to limit the number of his daily visitors and until his last illness he met and spoke with only a few of his oldest and closest friends. Mr. Carnegie's physician decided he frequently overtaxed his strength by seeing all callers at his Fifth avenue home.

Shortly before Mr. Carnegie's death a recapitulation was prepared and published of the work of the Carnegie Foundation for the Advancement of Teaching, his first and one of his largest benefactions. The Foundation was created in 1905, primarily for the payment of pensions to teachers and professors in the schools and private universities of the United States, Canada and Newfoundland, and in the thirteen years ending November, 1918, had paid 798 allowances and pensions, amounting to a total of $6,260,560.

The Foundation was endowed with $10,000,000 at its creation and an additional $5,000,000 was given by Mr. Carnegie in 1908 to enlarge its scope so as to include State universities. In 1913 the founder made another gift of $1,250,000 to the institution, for the specific purpose of endowing a division of educational inquiry for research into methods of teaching and the study of educational problems.

AUG 12 '19

MR. ANDREW CARNEGIE DIES AT HIS COUNTRY HOME FROM SUDDEN ATTACK OF PNEUMONIA

MR. CARNEGIE'S GIFTS $350,695,653.

Andrew Carnegie had given away $350,695,653 up to June 1, 1918, according to a compilation of his benefactions prepared by the Carnegie Endowment for International Peace. He is said to have died with only about $30,000,000 left. His principal gifts are summarized as follows:—

Carnegie Corporation of New York, $125,000,000.

About 3,000 library buildings, $60,000,000.

College endowments, $17,000,000.

Church organs, $6,000,000.

Carnegie Institution, Washington, D. C., $22,000,000.

Carnegie Foundation for the Advancement of Teaching, $16,000,000.

Carnegie Institute at Pittsburg, $13,000,000.

Carnegie Institute of Technology, $10,600,000.

Carnegie Hero Fund, $10,000,000.

Endowment for International Peace, $10,000,000.

Steel workers' pensions, $4,000,000.

Church Peace Union, $2,000,000.

Hague Peace Palace, $1,500,000.

AUG 12 '19

MR. CARNEGIE'S DEATH A SHOCK TO HIS OLD FRIENDS; HUNDREDS SEND MESSAGES OF TRIBUTE

Although Mr. Carnegie had been an invalid since 1917, when he suffered an attack of grippe, the news of his death was a shock to old friends and former business associates in this city. Since his previous serious illness he had been under the care of two nurses.

Men of finance who had been interested with Andrew Carnegie in his ventures in steel and those who took part or merely were interested in his vast philanthropies vied with one another yesterday in paying tribute to the memory of the great Scotch-American. The tributes came from all parts of the country. Following are some of them:—

George W. Perkins, chairman of the Finance Committee of the Carnegie Foundation:—"He was a very great American. In one of the last talks I had with him he expressed the belief that the principle of profitsharing was destined to be a great factor in solving existing problems between capital and labor."

"Name Will Last for Ages."

James B. Clews, of Henry Clews & Co., bankers:—"The name of Andrew Carnegie will last for many ages to come, not only as the foremost iron merchant, but for his great works of philanthropy for the benefit of mankind. Mr. Carnegie not only was a great moneymaker, but he was also a great spender in the right direction."

Thomas W. Lamont, of J. P. Morgan & Co.:—"He first achieved a great success in industry, a success which he shared liberally with his capable lieutenants, and then devoted his fortune and his energy to the causes of education and peace. His were wise gifts of enduring value and service."

Charles M. Schwab:—"The world has lost a great man and a great benefactor to humanity. It would be difficult for me to find words to express my love and admiration for Mr. Carnegie, my friend, my partner and associate for forty years.

"He was the greatest man I ever knew, and he had a heart so filled with tender sentiment, especially with reference to his associates, as to make him beloved, as well as admired, by all those who came into business or social contact with him.

Faculty of Inspiring Others.

"Mr. Carnegie possessed the faculty of inspiring others to unusual efforts in a greater measure than any man I ever knew, and he always won by expressions of appreciation, rather than by criticism. I have lost a friend greater than whom no man ever had."

James Bertram, secretary of the Carnegie Corporation:—"Mr. Carnegie was my best friend. For twenty years I was intimately associated with him and his kindness was unfailing. I saw him for the last time a few months ago and in spite of his age I had no idea the end was so near."



SKIBO CASTLE

AUG 12 '19

MR. CARNEGIE'S ADVANCE FROM POVERTY TO WEALTH FOLLOWED BY HIS GIVING AWAY $350,000,000



SHADOW BROOK,
MR. CARNEGIE'S HOME at LENOX, MASS.

Andrew Carnegie's marvellous advance from poverty and obscurity to the mastery of one of the world's greatest fortunes illustrates better perhaps than the career of any other man, unless it be that of his contemporary, John D. Rockefeller, the possibilities of pecuniary progress under the broad aegis of American institutions.

But Andrew Carnegie's niche in the temple of fame will be determined less by his phenomenal success in the amassing of wealth than by his princely munificence in parting with it. Within less than twenty years he has given away in various beneficences and philanthropies no less than $330,000,000. If the world's history affords any parallel of such lavish giving from the fortune of a private citizen, the writer of this sketch of the man whom his friends delighted to call "The Star Spangled Scotchman" fails to recall it.

Mr. Carnegie at the time of his death was the holder of numerous honors and decorations bestowed upon him by rulers and peoples all over the world. He received as a result of his benefactions abroad the freedom of fifty-four cities in Great Britain and Ireland. Altogether he endowed 3,000 municipal libraries in the United States in addition to his other numerous philanthropic enterprises.

He was Lord Rector of St. Andrew's University from 1903 to 1907 and of Aberdeen University from 1912 to 1914 and held the honorary degree of doctor of laws from the universities of Glasgow, Edinburgh, Birmingham, Manchester, McGill, Brown, Pennsylvania, Cornell and other American colleges.

Mr. Carnegie was a member of numerous philosophical, civic and scientific bodies, among them the American Institute of Architects, the American Society of Mechanical Engineers, the American Institute of Mining Engineers, the National Civic Federation, the American Philosophic Society and the New York Chamber of Commerce. He was a commander of the Legion of Honor of France and had also received the Grand Crosses, Order of Orange Nassau and the Order of Danebrog. He was a member of the Union League, New York Yacht, Author's, Lotos, St. Andrew's Riding and Indian Harbor Yacht clubs.

Andrew Carnegie began a race against time when, in 1901, at the age of sixty-five, he resolved to give away his enormous fortune. He held it "disgraceful" for a man to keep on gathering idle millions. In the comparatively few years which the actuary could allow him he would disembarrass himself of practically all he had. No man had ever launched a philanthropic campaign of such dimensions.

Gave Away $50,000 a Day.

His was then a fortune of just about a quarter billion dollars, the largest ever acquired by a foreign born American, second only to the John D. Rockefeller wealth as the largest individual accumulation in the United States, and built, as it was, of five per cent Steel bonds it would, without so much as turning over one's hand, have approached a half billion by the time Mr. Carnegie could call himself an octogenarian on November 25, 1915.

To give this stupendous sum away in about half the time he had taken to gather it was a purpose Mr. Carnegie had fairly well fulfilled when death overtook him. He had distributed about $400,000,000. He was giving money away at the rate of more than $20,000,000 a year, or more than $50,000 a day.

He declared, when he gave up gathering wealth and announced an era of distribution, that he expected to find it more difficult to give his millions away than it had been to acquire them. "How would you give $300,000,000 away?" became such a popular query that an English advertiser who employed it received no less than 45,000 suggestions as to how Mr. Carnegie could rid himself of his wealth. Twelve thousand persons solved the problem in part by asking for some of the money for themselves.

The answer which Mr. Carnegie himself gave and backed up with his millions have made him the most original if not the greatest of philanthropists.

Before he went to Scotland in 1901 he left letters announcing gifts of $9,000,000. His first big gift was the setting aside of $4,000,000 to supply pensions and relief for the injured and aged employes of his steel plants—"an acknowledgment of the deep debt which I owe to the workmen who have contributed so greatly to my success." He added an extra million for the support of libraries for his workmen and took up his library hobby in a wholesale way by giving $5,200,000 to New York city for the erection of sixty-five branch libraries in the metropolis. Another million he gave for a library in St. Louis.

$53,000,000 for Libraries.

"I have just begun to give money away," he said in announcement of these gifts. He kept it up as fast as he could with discrimination. On libraries alone he spent upward of $53,000,000. He gave them to some two thousand English speaking communities throughout the world. One of his libraries is in the Fiji Islands.

He remembered Pittsburg, the scene of his steel making triumphs, by establishing there a great institute, including the largest of his libraries, a museum, a magnificent concert hall and the Carnegie technological school, with a total endowment of $16,000,000.

He built a great national institution in Washington, which should be the fountain head of advanced work in "investigation, research and discovery," and placed in the hands of its trustees a total endowment of $20,000,000.

To his native Scotland his largest single gift was a fund of $10,000,000 to aid education in Scottish universities.

He carried out his pet idea of a hero commission, endowed in 1905 with $5,000,000, by which hundreds of men, women and children have been rewarded with Carnegie medals or pensions for acts of heroism in the rescue of imperilled persons. He later extended similar benefactions to several foreign countries.

He established the Carnegie Foundation for the Advancement of Teaching, with a total fund of $15,000,000, which has taken up efficiency surveys of educational work, aided many institutions and provided pensions for college professors. In 1911 he capitalized his educational benevolences so that his gifts to libraries, colleges and other institutions should live after him by establishing the Carnegie Corporation, with a fund of $25,000,000. In 1912 he swelled the fund of the Carnegie Corporation to $125,000,000.

For Abolition of War.

One of his latest ideals was the abolition of war, a hope that he cherished in the face of dire international conflicts. He gave $10,000,000 toward an international peace fund, and built the Peace Palace at The Hague, which was dedicated in 1913. He gave $750,000 for the Bureau of American Republics at Washington.

His love of music moved him to equip hundreds of churches and institutions with organs. He never gave directly any large sum to religious purposes. Of his organ gifts he said he would hold himself responsible for what the organ pealed forth on Sunday, but not for what might be said in the pulpit. One of his earliest gifts, as far back as 1891, was the Carnegie Music Hall in New York, at a cost of $2,000,000, and as president of the New York Philharmonic Society he spent his money liberally in furthering its ideals. He also liberally backed the Pittsburg Orchestra.

To the Allied Engineers' Societies he gave $2,000,000. His small gifts to colleges exceeded $20,000,000. No man at his death left such a scattered series of monuments to perpetuate his memory.

Among Mr. Carnegie's more recent gifts were $2,000,000, on February 10, 1914, to the Church Peace Union; $100,000 in April, 1914, as a pension fund for the employes of the New York Zoological Society; $100,000 one month later to the "Lighthouse" for the blind of New York city, and in April, 1915, $2,700,000 to the Carnegie Institute.

His Idea of "Disgrace" in Wealth.

Mr. Carnegie's utterance concerning the disgrace of dying burdened with too much wealth has been so frequently garbled that it may be well to quote just what he said on that subject. Here it is:—

"I have often said, and I now repeat, that the day is coming, and already we see its dawn, in which the man who dies possessed of millions of available wealth which was free and in his hands ready to be distributed will die disgraced. Of course, I do not mean that the man in business may not be stricken down with his capital in the business which cannot be withdrawn, for capital is the tool with which he works his wonders and produces more wealth. I refer to the man who dies possessed of millions of securities which are held simply for the interest they produce, that he may add to his hoard of miserable dollars."

In the background of these twenty years of philanthropy there is the familiar story of Scotch thrift, a little luck, and steel, which made such generosity possible.

Mr. Carnegie was fond of telling the story himself. Rapidly covered, it was this:—His first penny he earned unexpectedly as a child when he astonished his schoolmaster in Dunfermline by reciting Burns' long poem, "Man Was Made to Mourn," without a break. There is an anecdote of how, when asked in Sunday school to recite a proverb from Scripture, the young Scot unwittingly forecast his own fortune by giving the homely advice, "Look after the pence and the pounds will take care of themselves."

Family Near Destitution.

Andrew was twelve in 1848, when his father, a master weaver of Dunfermline, Scotland, was brought almost to destitution. The steam looms drove him out of business. The family numbered four, including "Andy" and his younger brother, William. The parents decided to emigrate to America, whence some relatives had preceded them with success. They settled at Allegheny City, Pa., across the river from Pittsburg, in 1848. The father and Andrew found work in a cotton factory, the son as bobbin boy. It was his first work. The pay was $1.20 a week. He was soon promoted, at a slight advance, to engineer's assistant. He stoked the boilers and ran the engine in the factory cellar.

In those dingy quarters, where he worked twelve hours a day, came the inspiration that later led to his library benefactions, he said. A Colonel Anderson, possessed of some 400 books, announced that he would open his library every Saturday and allow boys to borrow any books they pleased. Young Carnegie was one of the most eager readers.

"Only he who has longed as I did for Saturday to come," he has said, "can understand what Colonel Anderson did for me and other boys of Allegheny. Is it any wonder that I resolved, if ever surplus wealth came to me, I would use it

imitating my benefactor?"

Mr. Carnegie, in grateful remembrance of his old benefactor, has raised a memorial to Colonel Anderson in the library building which he presented to Emporia College, Kansas, and also a monument in his honor in Allegheny City Park.

There has been much praise and also no little hostile criticism of the ironmaster's hobby for giving away libraries. His gifts of this character were made always on the condition that the institution, once presented, must be supported by the people of the community which was to enjoy its use, and that its use must be free. Of this particular specialty a friend of the Scotch ironmaster has said:—

"The giving of libraries is his great pleasure and recreation. I have seen his eyes sparkle over a letter received from the people who have worked out the library problem in their town by his help and have got the institution running and doing much good. His pleasure in actually seeing the good that a library has accomplished through the efforts of others added to the original gift made by him is only equalled by making a good drive on the golf links."

Becomes Telegraph Messenger.

At fourteen the boy emerged from the engine cellar and became a telegraph messenger. J. Douglas Reid, a Dunfermline man, who had come to America early, was head of the office and he made Andrew his protégé. Telegraphy was then almost a new art. Nobody ventured to read the dots and dashes by sound. All were impressed on tape. The boy is said to have been the third operator in the United States to accomplish the feat of reading messages by sound alone. He practised mornings before the regular operators began work.

"One day a death message signal came," he related, "before the operators arrived. In those days death messages were the most important messages we handled. I ventured to take this one."

He did it correctly and delivered the telegram before the regular force was on duty. It won for him promotion to the key and sounder. When the Pennsylvania Railroad put up a telegraph wire of its own he became clerk under the divisional superintendent, Thomas A. Scott. His wages jumped to $35 a month. "Mr. Scott," he observed, "was then receiving $125 a month, and I used to wonder what on earth he could do with so much money."

He was sixteen years old when his father died, and he became at once the breadwinner for the family and a true capitalist. He had been told by his employer that ten shares of Adams Express stock could be had for $500 and that it was a good investment. At a family council that night Mr. Carnegie's mother decided she would mortgage her little home for $500. The stock was bought, and it brought monthly dividends of fifty per cent.

"I can see that first check of $10 dividend money now," he said when he became a retired ironmaster with millions. "It was something new to all of us, for none of us ever had received anything but from toil."

Pioneer in Sleeping Car Business.

The next step toward independence and fortune came when T. T. Woodruff, the inventor of the sleeping car, approached him with a model of the invention. "He had not spoken to me a minute," Mr. Carnegie since recalled, "before, like a flash, the whole range of its value burst upon me. 'Yes,' I said, 'that is something which this continent must have.'"

He consulted Mr. Scott, afterward president of the Pennsylvania Railroad Company, and the three invested for the manufacture of the cars. Mr. Carnegie, then earning $50 monthly, had to borrow $200 as his first instalment of capital, but later when he sold out his interest to the Pullman company he had realized $10,000 for the venture.

Describing this incident in his book, "Triumphant Democracy," Mr. Carnegie wrote:—

"Upon my return I laid it before Mr. Scott, declaring that it was one of the inventions of the age. He remarked:—'You are enthusiastic, young man, but you may ask the inventor to come and let me see it.' I did so, and arrangements were made to build two trial cars and run them on the Pennsylvania Railroad. I was offered an interest in the venture, which, of course, I gladly accepted. * * *

"The notice came that my share of the first payment was $217.50—as far beyond my means as if it had been millions. I was earning $50 a month, however, and had prospects, or at least I always felt that I had. I decided to call on the local banker and boldly ask him to advance the sum upon my interest in the affair. He put his hand on my shoulder and said:—'Why, of course, Andy, you are all right. Go ahead! Here is the money.' * * * The cars paid the subsequent payments from their earnings. I paid my first note from my savings, so much per month, and thus did I get my foot upon fortune's ladder. It was easy to climb after that. And thus came sleeping cars into the world."

His Part in the Civil War.

Mr. Carnegie was twenty-six when the civil war broke out and he saw his old employer and friend, Mr. Scott, elevated to the post of Assistant Secretary of War. Mr. Carnegie in turn won an appointment as director of government railways and telegraphs. To the carnage he saw at several battles may be traced his lifelong belief in the folly of warfare—"a blot upon civilization."

He had set to work with a large force of men to repair the railroad between Annapolis and Washington, communication having been broken, and rode into the capital on the first locomotive that made the journey. Between Elbridge Junction and Washington the Confederates had pinned the telegraph wires to the grounds thus grounding the current. Observing this from the locomotive, Mr. Carnegie got down to release them. The first wire unfastened bounced up from the ground, striking him in the cheek and inflicting a severe gash.

He was in charge of railway communication at the battle of Bull Run and was the last official to leave Alexandria, where there was much confusion in getting across to Washington. While in the government service he constructed a telegraph cipher code to be used in transmitting orders for the despatch of troops by railway.

In June, 1862, Colonel Scott returned to the service of the Pennsylvania Railroad and Mr. Carnegie went with him. Soon after this he "struck oil," and "struck it rich."

He Invests in Oil.

Unwittingly following the lead of a man who later was to rival him in fortune building, Mr. Carnegie, at thirty, invested in oil. As one of a syndicate he bought up a vast tract of Pennsylvania oil land. In a year, to the surprise of all the investors, it paid the astonishing return of $1,000,000 in cash dividends upon a capital of $40,000.

But iron was the magnet then attracting him. The railroads were experimenting with cast iron bridges. Mr. Carnegie foresaw the demand for a factory that could turn out the iron parts, and he formed the Keystone Bridge Works. They built as their first great piece a bridge over the Ohio River, with a span of three hundred feet. Demand for similar structures became general, and the Keystone works got big orders and profits.

Mr. Carnegie then began to see that iron rails must be given up for steel. On a trip to England in 1868 he discovered the success being obtained there with the Bessemer process. He quietly brought it home, and before the English makers were aware of the fact he had adopted it in his mills.

The romance of his success was such that the immigrant boy of 1848 became some forty years later the world's leading producer of steel, a multi-millionnaire himself, and fast bringing a score of other men into the same category. Many square miles of his mills surrounded Pittsburg. He reached into Upper Michigan, seven hundred miles away, and acquired vast regions of ore land. He established railway and steamship lines to bring the ore to him. He boasted of the reduction in price of steel rails from $95 a ton to $26.

His critics held that even the lower figure was maintained only by the fact that he had monopolized the industry. A one-time secretary once divulged what was alleged to have been correspondence to the effect that the Carnegie steel combination could sell rails at a profit as low as $12 a ton.

Eliminated from Steel.

It was certain that the grip which he had upon the steel situation made his elimination necessary if others in quest of wealth in steel were to realize the millions they saw going to him. He was, accordingly, bought out in 1901. The syndicate, headed by the late J. Pierpont Morgan, which desired to form the billion dollar United States Steel Corporation, paid $420,000,000 in their five per cent bonds for the Carnegie company's holdings.

"What a fool I was," Carnegie later said in a hearing before a Congressional committee at Washington, "to sell out to the Steel Corporation for only $420,000,000! I have since learned from the inside that I could have received $100,000,000 more from Mr. Morgan if we had placed that value on our properties. Mr. Carnegie's personal share in these holdings netted him about $250,000,000. His first actual investment in iron had been $1,500 of borrowed money, thirty-six years before.

"The secret and method of my success is simple," he said. "I organized my business into departments. I put the best man I could find at the head of each department, held him responsible and judged him by results. I have started more than fifty men on the road to be millionnaires."

Mr. Carnegie's mother, to whom he repeatedly gave credit for all that he was, lived to be an octogenarian, and so devoted was he to her that he hesitated to marry. In 1888, however, he married Miss Louise Whitefield, of New York, by whom he had one child, a daughter, Margaret, born in 1897. His bride was twenty years his junior. Miss Margaret Carnegie was married in April this year to Ensign Roswell Miller, U. S. N.

Credit to Associates.

Mr. Carnegie once suggested as an appropriate epitaph for his own tomb this sentiment:—"Here lies a man who knew how to enlist in his service better men than himself." It is a fact that he always conceded a generous measure of credit to his business associates in the successful upbuilding of his vast enterprises. It is also true that many of these associates shared lavishly in the rewards. A list was printed a few years ago in Pittsburg of the so-called "Carnegie-made millionnaires." It was generally accepted there as authentic. These were the names it bore:—

Henry Phipps, H. C. Frick, Thomas M. Carnegie, George Lauder, Charles M. Schwab, Henry M. Curry, W. A. Singer, Lawrence Phipps, A. R. Peacock, F. T. F. Lovejoy, James Gayley, Thomas Morrison, William E. Corey, A. M. Moreland, Daniel M. Clemson, George H. Wightman, John Walker, Charles L. Taylor, Alfred R. Whitney, W. N. Frew, John C. Fleming, W. W. Blackburn, J. Ogden Hoffman, Millard Hunsiker, G. E. McCague, James Scott, Joseph C. Schwab, Thomas Lynch, Colonel H. P. Bope, Colonel Lewis T. Brown, Robert T. Wardwell, J. G. A. Leishman, Philander C. Knox, Judge J. H. Reed, William H. Donner, David A. Stewart, Andrew Kloman, Henry W. Oliver, George T. Oliver, James B. Oliver, David B. Oliver, Henry Merritt, Giles B. Bosworth, Albert C. Case, A. C. Dinkey, Charles W. Baker and Robert Pitcairn.

As an American citizen Mr. Carnegie established a magnificent home in New York, in Fifth avenue at Ninetieth street, and at the same time negotiated the purchase of the celebrated Skibo Castle, in Scotland. This mammoth baronial structure he remodelled, taking some steel for the purpose from Pittsburg. The estate, comprising many square miles along the Highland coast of Scotland, has excellent grouse moors and fishing brooks, in which Mr. Carnegie delighted; a golf links which he built and a pier off which he kept his yacht Seabreeze. One way or another he had crossed the ocean some hundred times, and once he took a tour around the world.

On his Skibo Castle flagstaff he flew both the Stars and Stripes and the Union Jack, sewed together.

In Newspaper Field.

Intermittently Mr. Carnegie made ready use of his pen. His interviews with newspaper men invariably wound up with an envious remark such as, "I would like nothing better than to be a reporter." He wrote a little for the press in the days of Horace Greeley, and later owned a paper for a time.

His books numbered about a dozen, his first being a testimony to his love of coaching, "An American Four-in-Hand in Great Britain" (1883). The next year he wrote "Around the World." Then "Triumphant Democracy," a review of fifty years of the Republic. Upon his retirement from business, in 1901, he wrote "The Gospel of Wealth," and followed it with "The Empire of Business." In 1905 he, once an engineer in the factory cellar, wrote "The Life of James Watt," the inventor of the steam engine. His most recent work was "Problems of To-Day."

Attacks upon Mr. Carnegie were at one time numerous. He was often accused of having violated in practice what he had so conspicuously preached in theory regarding labor. He saw the development of workingmen's unions and sometimes was forced to concede their demands. He himself maintained that he had always paid relatively higher wages in his mills than any other manufacturer.

His theory on this subject and others is reflected at random in numerous bits of epigrammatic phraseology culled from his interviews, speeches and writings.

"The instinct which led the slaveholder to keep his slave in ignorance was a true one. Educate man and his shackles fall," he said.

"Labor, capital and business ability are the three legs of a three-legged stool; neither is first, neither is second, neither is third; there is no precedence, all being equally necessary. He who would sow discord among the three is an enemy to all."

"Among the saddest of all spectacles to me is that of an elderly man occupying his last years grasping for more dollars."

Of the overworking tendency in America:—"I hope Americans will some day find more time for play, like their wiser brethren on the other side."

There are two Carnegie "gifts" which will be generally forgotten, since they were never accepted. It was reported that his anti-imperialism prompted him to offer $25,000,000 to the United States government if it would turn over the Philippines to the natives for self-government. Later when the question of "What shall we do with our ex-Presidents?" was widely discussed, Mr. Carnegie's imagination solved the problem. He offered to support them on a $25,000 pension every year so long as they lived and do the same for their widows so long as they remained unmarried. The proposition was frowned upon and dropped.

AUG 13 '19

CARNEGIE FUNERAL LIST IS MADE LARGER FOR MANY OLD FRIENDS

Number Who Will Attend Service To Be Greater Than at First Arranged.

LENOX, Mass., Tuesday.—The number of those who will hear the funeral rites over the body of Andrew Carnegie at half-past ten o'clock Thursday morning will be greater than was expected. It was originally intended to have those at the service limited closely, but since the death of the once great ironmaster, word has been received from more and more of his close associates and the list of those expected has gradually expanded.

The nature of the services had not been decided upon tonight, pending the return of Mrs. Carnegie's secretary, Archibald C. Barrow, from New York. He was expected back late tonight, but did not arrive.

The Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, of New York, of which Mrs. Carnegie is a member, is expected tomorrow. He is on a vacation. He will officiate, assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church.

Certain details of the ceremony have been fixed, but the Rev. Dr. Wyman said tonight that he did not know what service would be used or adopted and would not know before tomorrow.

Few friends of the family have arrived but reservations were being made at several hotels this evening.

After the service at Shadow Brook, the body will be taken to Tarrytown for burial in Sleepy Hollow Cemetery.

There were few callers today at Shadow Brook. Among those stopping at the Aspinwall is perhaps the only former associate of Mr. Carnegie, who was his elder and survives him. This is Chauncey M. Depew, now in his eighty-sixth year, and who spoke today of Mr. Carnegie as his junior. Reciting how Mr. Carnegie had devoted millions in efforts to prevent war, he said that the world conflict had broken Mr. Carnegie's heart and that the ironmaster was never the same after war was declared.

"He became obsessed with the idea," said Mr. Depew, "that the future of the world depended on the abolition of war. He created a permanent fund for the propaganda of peace. He built the palace at the Hague for its home.

"I never knew anyone so interested in any one thing as he was in the peace of the world. He firmly believed that his efforts to prevent war would succeed. When war came, surpassing in its tragedies, it broke Mr. Carnegie's heart. He was never the same again."

BRICK CHURCH CHOIR TO SING AT FUNERAL

In addition to Dr. Merrill, the choir and organist of the Brick Presbyterian Church have been invited by Mrs. Carnegie to go to Lenox and take part in the services. The organist is Clarence Dickinson, who is also professor of music at Union Theological Seminary.

Mrs. Carnegie and her daughter, Mrs. Miller, are members of Brick Church and active in all its work. Until his health made it impossible, Mr. Carnegie frequently accompanied them to church and sat in the family pew, which is on the aisle nearest Thirty-eighth street and quite near the pulpit. Until about seven years ago the Carnegie family attended the Universalist Church of the Divine Paternity, Central Park West and Seventy-sixth street, and Mr. Carnegie contributed most liberally toward its support. Mrs. Carnegie was a member of that church before her marriage to Mr. Carnegie.

When Mr. Carnegie organized and endowed with $2,000,000 the Church Peace Union, Dr. Merrill was selected as president. It was Dr. Merrill and the Rev. Dr. Henry Sloane Coffin, pastor of the Madison Avenue Presbyterian Church, who officiated at the recent wedding of Mr. Carnegie's daughter.

"LOSS TO HUMANITY," SAYS PRESIDENT WILSON

WASHINGTON, D. C., Tuesday.—President Wilson, in a message of condolence sent today to Mrs. Andrew Carnegie, said the death of the philanthropist constituted a serious loss to the forces of humanity.

"May I not express my deep sympathy at the loss of your distinguished husband?" the message said. "His death constitutes a very serious loss to the forces of humanity and enlightened public service and takes out of the world a force which it could ill afford to spare."

AUG 14 '19

ONLY CLOSE FRIENDS TO ATTEND FUNERAL OF ANDREW CARNEGIE

Services Take Place This Morning at Shadow Brook—Presbyterian Services.

[SPECIAL DESPATCH TO THE HERALD.]

LENOX, Mass., Wednesday.—Fewer than forty persons, including relatives, will attend the funeral of Andrew Carnegie in the music room at Shadow Brook tomorrow morning at half-past ten o'clock. It will be the simple service of the Presbyterian Church ritual with singing by the quartet of the Brick Presbyterian Church, New York.

Among those who arrived at the Curtis Hotel tonight for the funeral were Charles M. Schwab, Elihu Root, Jr.; Dr. Robert S. Woodward, trustee of the Carnegie Foundation; Mrs. Walter Damrosch, the Rev. Dr. Willaim Pierson Merrill, pastor of the Brick Church, who with the Rev. Benson N. Wyman, of the Lenox Congregational Church, will officiate.

Robert W. Franks, Mr. Carnegie's financial secretary; Mrs. James Greenway, niece; the Rev. Dr. Frederick Lynch, of New York, and Oliver Ricketson, of Pittsburg, who married Mr. Carnegie's niece, also arrived and there are Clarence Dickinson and the Brick Church Quartet, consisting of Miss Rose Bryant, Miss Mary Stoddard, Grant Kimball and Frank Croxton.

Mr. Augustus Lukeman, sculptor, of New York, who has a villa in Stockbridge, took a death mask of Mr. Carnegie this afternoon.

Mr. Carnegie's coffin is of mahogany, covered with black broadcloth of the finest texture. The mountings are of gun metal and the large solid silver plate bears this inscription in regular script:—"Andrew Carnegie, born in Dunfermline, Scotland, November 25, 1835, died at Shadowbrook, Lenox, Mass., August 11, 1919."

Friends of the family said here tonight that Mrs. Carnegie had received a cable of sympathy from King George. Archibald Barrow, Mrs. Carnegie's secretary, when asked about it said he had not seen it if one has been received. He added, "there are bushels of them and have not had a chance to look them all over."

There will be no honorary pall bearers. There will be no special train to Sleepy Hollow Cemetery, N. Y. The body will be taken in a special car attached to the early afternoon train on the Harlem road. Only the immediate family and a few close friends will travel on this car.

BISHOP DARLINGTON PAYS TRIBUTE TO MR. CARNEGIE

BY TELEGRAPH TO THE EDITOR OF THE HERALD:—

Andrew Carnegie was the Columbus who discovered a new world of philanthropy. Before him some had given largely in their wills, but he was the first during life to give more than he kept. Pure and domestic in family relations, his wife, as he often said, was his inspirer and adviser.

In everything he was God's prophet, preaching the responsibility of wealth, and having educated himself in youth undertook the great task of educating the whole world through his gifts to countless libraries and colleges. As St. Andrew, for whom he was named, brought his brother Peter to Christ, so his first thought was of others who will follow his compelling example. Church and nation mourn today.

JAMES HENRY DARLINGTON,
The Bishop of Harrisburg, Pa.
Bar Harbor, Me., Wednesday.

AUG 14 '19

SIMPLICITY MARKS FUNERAL SERVICE FOR MR. CARNEGIE

Forty-Two Besides Family Are Present—Body Taken to Sleepy Hollow Cemetery.

[SPECIAL DESPATCH TO THE HERALD.]

LENOX, Mass., Thursday.— A simple but impressive funeral service, with forty-two persons present besides the immediate family, was held for Andrew Carnegie in the music room at Shadow Brook at half-past ten o'clock this morning. It was a rainy day, with strong northeast wind, so chilly that fires were lighted in all the hotels and homes of the Berkshire region.

The service, which was in keeping with the expressed wishes of Mr. Carnegie, was opened with prayer by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie and her daughter, Mrs. Roswell N. Miller, have a pew. The Rev. William Pierson Merrill, of the Brick Presbyterian Church, New York, then read the Presbyterian ritual, including the twenty-third Psalm.

The Brick Church quartet, with Clarence Dickinson at the organ, one of the largest in a private residence in America, sang three old English hymns that were favorites of Mr. Carnegie. They were "Love That Will Not Let Me Go," by G. Matheson; "He Leadeth Me Beside Still Waters," by J. H. Gilmore, and Tennyson's "Crossing the Bar."

The singers were Miss Rose Bryant, Miss Marie Stoddard, Mr. Grant Kimball and Mr. Frank Croxton.

During the service Mrs. Carnegie and immediate members of the family sat in an adjoining room on the same floor. In the group were her son-in-law and daughter, Mr. and Mrs. Roswell N. Miller; Mr. and Mrs. Andrew Carnegie, 2d, and Mr. and Mrs. Morris Carnegie, of Pittsburg, the Messrs. Carnegie being sons of Mr. Carnegie's brother, the late Thomas Carnegie; Mr. and Mrs. Oliver Ricketson, of Pittsburg, the latter a daughter of Thomas Carnegie; Mr. and Mrs. James W. Greenway, of New York, the latter a daughter of Mrs. George Lauder; Mrs. Marius Johnston, a niece, of Louisville, Ky., and Mrs. Carnegie's brother and sister, Mr. Henry D. Whitfield and Miss Estelle Whitfield, of New York. They all were guests of Mrs. Carnegie at Shadow Brook last night.

Mr. Charles M. Schwab was the only one of Mr. Carnegie's old associates in the steel business who attended the service. Mr. Schwab recalled that it was just forty years ago this month that he first became acquainted with Mr. Carnegie. Others in the company were Mrs. Henry Phipps, Mr. Howard Phipps, Mr. Alva C. Dinkey, Jr., of Pittsburg; Mr. Samuel Harden Church, president of the Carnegie Institute in Pittsburg; Mr. R. R. Church, of Pittsburg; Mr. Arthur A. Hammerschlag, a director of the Carnegie Technical Institute in Pittsburg; Dr. Robert Woodward, a director of the Carnegie Institute in Washington, D. C.; Mrs. Walter Damrosch, Mrs. Frederick W. Whitridge, Mrs. Joseph H. Choate, Mr. and Mrs. Chauncey M. Depew, Miss Rosamond De Kay Gilder, Miss Francesca De Kay Gilder, Mrs. John E. Parsons, Miss Gertrude Parsons, Mrs. Robert Winthrop, Mr. Grenville L. Winthrop, Mr. Elihu Root, Jr.; Mr. Charles Lanier, Mrs. Francis C. Barlow, Mrs. William Douglas Sloane, Mr. Robert M. Franks, Mr. Carnegie's financial secretary; Mr. John A. Poynton, his regular secretary, and Mrs. Poynton; Mr. Archibald C. Barrow, Mrs. Carnegie's secretary, and Mrs. Barrow; Mr. Robert Rose, superintendent of Shadow Brook estate, and Mrs. Rose, and Mr. Robert Scott, superintendent of the Shadow Brook conservatories and gardens, and Mrs. Scott.

The coffin was surrounded with flowers, chiefly wreaths of orchids and roses. There were floral pieces from the Carnegie foundations and institutes and the Church Peace Union. Scores of individuals also sent flowers.

The body was taken in an automobile hearse over West Stockbridge Mountain, directly west of Shadow Brook, to Hillsdale, N. Y., a small station on the Harlem Division of the New York Central Railroad. A special funeral car was attached to the regular express from Chatham, N. Y., which arrived at Hillsdale at eleven minutes past one o'clock. Relatives and a few friends, among whom was Mr. Schwab, accompanied the body to White Plains, N. Y., where automobiles were in waiting to take them to Sleepy Hollow Cemetery, near Tarrytown.

Mrs. Carnegie had arranged to go to Millbrook to spend the night with Mr. and Mrs. Miller, and they will return to Shadow Brook tomorrow.

A friend of the family today confirmed the report that King George and Queen Mary cabled a message of sympathy to Mrs. Carnegie.

A close friend of the family also said today that Mr. Carnegie's will is to be offered for probate in New York at an early date.

MR. CARNEGIE'S BODY PLACED IN VAULT

[SPECIAL DESPATCH TO THE HERALD.]

TARRYTOWN, N. Y. Thursday.— With the simple burial service of the Presbyterian Church, lasting less than fifteen minutes, the body of Andrew Carnegie was placed in a vault in Sleepy Hollow Cemetery shortly before half-past five o'clock this afternoon. At the graveside were Mrs. Carnegie and her daughter, Mrs. Miller, and twenty-one intimate friends. The service was read by the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York.

The coffin bearing the body of Mr. Carnegie arrived at White Plains at half-past four o'clock from Lenox, Mass., over the Harlem Railroad. The funeral cortège, comprising an automobile hearse and five automobiles, completed the eight-mile journey along the Tarrytown road to the cemetery at a quarter-past five o'clock.

Mr. Charles M. Schwab arrived on the same train with the funeral party but continued on to New York city without attending the cemetery service.

Before the arrival of the cortège the cemetery gates were closed and a score of guards were stationed at the entrances to keep curious persons away. Scores of towns folk who had intended to witness the burial were turned away.

The Carnegie plot, containing 13,000 square feet, is at the northern end of the cemetery, interspersed with tall pines and shrubbery, with the Pocantico River flowing close by. Mrs. Carnegie purchased the plot three years ago. The vault, with space for two bodies, was built at a cost of $40,000. Near by are the plots of John D. Rockefeller and John D. Archbold, both of whom were close personal friends of Mr. Carnegie.

New York Herald Aug. 12, 1919.

ANDREW CARNEGIE.

Two conflicting theories have been held on the subject of Andrew Carnegie as an ironmaster and captain of industry. According to one, he was an original genius, personally responsible for the conception and carrying out of the designs which revolutionized and developed a mighty trade. According to the other, his meteoric rise from the condition of a Scottish peasant to a leading place in "great business" was due to an almost uncanny gift for picking out the right men to act as his lieutenants, together with an instinct for leaving them severely alone to work out their own salvation.

That the second hypothesis is probably the correct one was shown by his own fondness for talking about "my boys," that group of men of note whose fortunes grew with his own under his sympathetic interest. Napoleon was great not simply through what he did himself but because of the skill of his picked marshals. So why should not the same system prove successful in other lines of activity?

If the Laird of Skibo had lived in the Middle Ages he would have left a name as a "founder" or "benefactor," as they called the worthies who built colleges and schools "for the glory of God and advancement of learning," but sometimes not without a certain regard for what future generations would think about them, the donors—a very natural and reasonable weakness.

Perched on the topmost rung of the ladder of success, Mr. Carnegie informed the world, through the medium of a book, that he had enjoyed every moment of his life, but that he had come to the conclusion that it was "a crime to die rich." This was the explanation of the multitudinous activities of his later life, which took concrete form in the Carnegie Foundation, the Carnegie libraries, the Carnegie Fund for the aid of needy students at the Scottish universities, the Carnegie Medal Fund, and so on.

The war was a great shock to Mr. Carnegie. Although probably agreeing with them in nothing else, he held, with the old fashioned economists of what is known as the Manchester school, that the interlocked interests of the big nations would make anything like a worldwide conflict impossible, and that humanity would remain at peace as long as men were engaged only in the innocent warfare of competition in industry.

Those who shared this opinion—and they were many—did not suspect that the Teutons were capable of seeking markets at the heels of Wilhelm Hohenzollern, brandishing a drawn and "shining sword" in his hand and calling on their "Old German Gott" to extend the sale of things "made in Deutschland" to the ends of the earth.

Apart from his benefactions, Mr. Carnegie will be remembered here and abroad as exemplifying in his own person and in his own life the immensity of American possibilities.

AUG 14 '19



AUG 17 '19

AUG 29 '19

ANECDOTES ILLUSTRATIVE OF WIT AND KINDLY NATURE OF ANDREW CARNEGIE RECALLED

Canny Ironmaster Always Responded Generously to Those Having Appeals Based on Home Sentiment—Presided at Many Notable Dinners of St. Andrew's Club.

By JOHN BURNSIDE.

Reminiscences of the late Andrew Carnegie, many of them no doubt merely ben trovato and many of them more than twice told tales, have already appeared, but the following have never before been published. They show in a very intimate way certain characteristics of the ironmaster not generally known perhaps, and throw sidelights on his quaint, pawky humor, his ingenium perfervidum Scotorum, his readiness to give freely without thought of publicity and his real kindness of heart. The incidents referred to happened many years ago, but so strongly did they appeal to the writer that they are as fresh in his memory as though they had occurred but yesterday.

Letters of introduction from various influential men in Scotland gained admittance to Andrew one day a highly educated gentleman who from his conduct and conversation impressed one with the idea that the universities of the United States were rather anxious to secure his services as a professor, no matter of what. The visitor showed that he had implicit confidence in Mr. Carnegie's ability to secure his appointment to a chair at once.

Ready with Apt Response.

Having glanced over the testimonials presented, Andrew looked up:—"Well, my man, what brought you here? There are too many o' your kind here already."

"Well, Mr. Carnegie, don't you think I might go West?"

"Oh, by all means, my man, but take a shovel with you."

Seems cruel, abrupt, does it? By no means. It was a needed lesson administered at the right time and did a world of good. The man stayed in New York and went to work in earnest proving what stuff was really in him.

Another side of Andrew's character was shown in his treatment of the Dunfermline man who applied to him for a loan of $5,000. The secretary may have had some scruples about admitting Davie Gray—that was not his name—but no decent looking man from Andrew's native town could be refused admission to the future Laird of Skibo.

Davie broke the ice at once. "I've called on ye, Mr. Carnegie, to ask a loan of five thousand dollars. I can give you no security, but can show you that with that sum I have an opportunity to carry out an undertaking that will pay me well and then I shall be able to repay you with interest. My only reason for appealing to you is that my father, Jamie Gray, lived next door to your folks in Dunfermline."

Scotch Appeal Wins $5,000 Loan.

"Are you Jamie Gray's laddie? If you can prove that ye'll get what you want, though ye should never pay it back."

It is satisfactory to know that the loan was repaid in due time and that the erstwhile borrower became, before his death, one of the wealthy men of the United States and one of the most generous.

Sometimes it has been said that Andrew Carnegie never gave anything, in the shape of libraries or organs, without a string being attached to it. Possibly this was a wise provision. But be that as it may, it did not apply in the case of the New York Caledonian Club. Mr. Carnegie had been asked to preside at the formal opening of the new building, and previous to the ceremony was inspecting the various rooms. On reaching the library he proceeded to pull out one book after another. At last, turning to one of the chieftains of the club, he exclaimed, "Ye've a verra good selection here; some fine books, but no mony o' them."

"Ou ay," said the chieftain; "but ye ken the auld Scot's saying, 'Ye maun creep before ye gann.'"

"Verra true, my man; verra true. Noo I'll tell ye what to do. Fill up yer shelves wi' the same kin' of material and send the bill to me."

This was done. True, the bill did not amount to much (about $5,000), but it would have been quite the same had it been ten times as much.

Another library giving incident may be cited here. A college out West somewhere wanted a library and wanted it at once and free of cost. One of the officials, a Scot, knew a brother Scot in New York who was held in good repute by Andrew, although by no means a close friend. The New York Scot undertook to act as intermediary, and in a short time the college library was in the possession of books to the value of some seventy thousand dollars.

Declines a Second Drink.

The closing incident of that evening was at the Caledonian Club, in so far at least as Mr. Carnegie was concerned, showed another characteristic of the man. In the chief's room oatcake and cheese, typical of Auld Scotia, and a "wee drappie" were being served, while reminiscences of Bonnie Scotland went round. Mr. Carnegie's carriage was announced and he was making ready to go. Said one of the chieftains, "Will ye no take a wee drap more before ye leave, Mr. Carnegie?" "Na, na," was the reply. "I take two glasses of whiskey a day. I've had one here an' the other I'll hae before I go to my bed."

As the honorary president of the New York Scottish Society, Mr. Carnegie, while taking no active part in its affairs, attended its Burns concerts as often as other duties would permit and enjoyed to the full the Auld Scots sangs. The pawky humor he thoroughly enjoyed and chuckled over, like the boy he was at such times, while the tears would run down his cheeks when some particularly pathetic song was sung.

Perhaps Mr. Carnegie never shone to better advantage in public than when he occupied the chair, as president, at the banquets of the St. Andrew's *society*, always held in Delmonico's. At these banquets the speakers were invariably men of note but it sometimes happened that their speeches, because of poor delivery or some such lapse, did not catch and hold the audience.

Couldn't Suppress Mr. Reid.

On one such occasion the late Whitelaw Reid was the speaker. The banqueters gave him all their attenion for a few minutes, but alas, the orator's voice could not be heard beyond those in close proximity, and the noise became somewhat boisterous. In vain the chairman pounded with his gavel. The noise would not down and at length a stentorian voice from the further end of the hall was heard: "Sit down, Andrew, and tell Mr. Reid to sit down too." Andrew sat down laughing heartily, but it may be stated that Mr. Reid continued to read his speech to the end and very well it read, too, in The Mail and Express the following day.

Another of the speakers was Mark Twain, who was set down for an address on "Humor—Conscious and Unconscious." Between Mark Twain and Andrew Carnegie there existed a strong bond of friendship, cemented no doubt by the strong sense of humor which both possessed. When in course of his address Mark said in that inimitable way of his: "Now if my friend here were to send me a barrel of Scotch whiskey from Skibo that would be unconscious humor on his part and my reception of it would show conscious humor on my part," no one enjoyed the sally more than did Carnegie.

There has been some controversy as to Mr. Carnegie's religious beliefs and as to what particular sect should conduct the burial service. Naturally, coming from Scotland, it might have been taken for granted that he would be a Presbyterian, but it was generally thought that he was a Universalist. This might well be, for Scotch Presbyterians, notwithstanding their narrowness regarding minor observances, have at heart a wide tolerance and most of them, wittingly or unwittingly, think with Burns that even his Satanic Majesty some day "may get a thocht an' men'."

At all events no one who knew Andrew Carnegie could regard him as other than a broad minded man, free from intolerance, and not at all disposed to obtrude his religious beliefs on any man.

Requiescat in pace.

ANNUITIES PROVIDED FOR BY MR. CARNEGIE

Ten thousand dollar annuities to:—
"President Taft."
James Bertram.
Claude S. Carnegie.
Right Hon. Lloyd George.
Five thousand dollar annuities to:—
Each nephew unmarried.
Mr. Walter Damrosch.
"Mrs Grover Cleveland," now Mrs Thomas J Preston, Jr.
Mrs. Theodore Roosevelt.
Dr. Joseph Garmany.
Miss Margaret B. Wilson.
George W. Cable.
Thomas Burt, M. P.
John Wilson, M. P.
Right Hon. John Burns.

Public benefactions of Andrew Carnegie during his lifetime exceeded $350,000,000. Upon his death the ironmaster completed the last chapter of his philanthropy by bequeathing from his remaining fortune of between $25,000,000 and $30,000,000 almost four-fifths to the Carnegie Corporation, which he founded primarily to dispose of his accumulated wealth in the interests of mankind.

Most affectionately did Mr. Carnegie refer to his wife, Mrs. Louise Whitfield Carnegie, as possessing a greater wisdom born of mother love, in his will, which was filed and admitted to probate yesterday.

This master of finance, who, born in humble circumstances, rose in power until his wealth proclaimed him the second richest man in the world, paid a gracious tribute to the infinite love a mother has for her kin in the expression:—

"Mother love will be the best guide."

Deferred to Wife's Judgment.

Mr. Carnegie was deferring to the judgment of his wife in making provision for Mrs. Roswell Miller, only daughter of the steel man. He admitted his inability to determine what she should receive to insure her future happiness, and, as he had looked upon great wealth as a burden, he refrained from making any specific bequest to Mrs. Miller, leaving her fortune to be determined by her mother.

Out of his estate Mr. Carnegie directed his wife should receive property worth between one-fourth and one-fifth of the entire amount. This consisted of all his personal effects and real estate holdings in this country and abroad. His estates at Lenox, Mass.; the famous Skibo Castle, in Scotland, Long Island property and the Fifth avenue home comprise part of the legacy.

Upon the presumption that Mrs. Carnegie would adequately provide for their daughter, Mr. Carnegie did not include Mrs. Miller among the legatees. The young woman recently became the wife of Ensign Roswell Miller, U. S. N., son of an old associate of the ironmaster.

With the same meticulous care that he displayed in bestowing annuities upon persons of international fame Mr. Carnegie provided for the servitors who were in his employ as servants, betraying likewise an intimate knowledge of farmers who rented lands from him in Scotland. For their thrift and industry he rewarded them with substantial sums.

Annuities to Noted Men.

Of the statesmen mentioned in Mr. Carnegie's will were Lloyd George and William Howard Taft. The widows of two Presidents, Mrs. Thomas F. Preston, who was the wife of Grover Cleveland, and Mrs. Theodore Roosevelt, are recipients of annuities. Members of Parliament who were friends of Mr. Carnegie receive similar testimonials. John Morley, now Viscount Morley of Blackburn, noted historian, is in this class also.

Opposite the bequest to Mr. Taft, written in the margin in the handwriting of Mr. Carnegie, is the following:—

"The annuity to President Taft has been transferred to the Presidential Annuities of the Carnegie Corporation."

This statement is simply explanatory and does not affect the annuity of $10,000 provided for the one-time President. In November, 1912, Mr. Carnegie called a meeting of the directors of the Carnegie Corporation at his home, after which he made the announcement of an offer of $25,000 a year to future Presidents or their widows, as pensions.

In view of this declaration it is believed that President Wilson will be entitled to a pension should he desire to avail himself of the offer. It is presumed that it was for this reason that Mr. Wilson's name was omitted from the will as a legatee.

Institutions which were liberally supported by Mr. Carnegie during his lifetime are again the recipients of his beneficence.

His moral bequests in this direction amount to $960,000. The largest gift goes to Hampton nIstitute, of Virgainia, that institution receiving $300,000.

The interest shown by Mr. Carnegie in research in the fields of engineering was again manifested in providing an additional $100,000 for the laboratory of Stevens Institute, of Hoboken, which was erected at his cost. Previous gifts to the school totalled $706,000.

In leaving the greater part of his wealth to the Carnegie Corporation the ironmaster fulfils his purpose to endow that institution with sufficient funds to carry out his ideas of educational and humanitarian advancement.

Total to Corporation $150,000,000.

Since the corporation was founded by Mr. Carnegie, in 1911, he has turned over to it sums aggregating $125,000,000. His last gift will bring the total near $150,000,000. The objects of the corporation, while similar to those of the Carnegie Foundation, which provides for the pensioning of college professors and development of education, has a much broader scope along philanthropic lines.

Before acquiring the entire principal left to the corporation under the terms of Mr. Carnegie's will, however, it will be necessary to set aside sufficient funds to guarantee the payment of the annuities, which total $283,000.

In remembering his servants and employes Mr. Carnegie did not distinguish from any of them, granting each either an allowance yearly or an outright sum. The gardener and "piper" received the same consideration as the superintendent of his Skibo estate. Their legacies depend upon their length of service. The butler becomes a pensioner, as do the housekeeper, nurse and oldest servant, spoken of by Mr. Carnegie as "members of the family."

The bequests cover a wide stretch of endeavor:—Walter Damrosch is an annuitant of $5,000; the Authors' Club gets $200,000; the secretary of the Oratorio Society an annuity of $3,000.

Cooper Union, fondly regarded by Mr. Carnegie, gets $60,000, making his benefactions to that institution $750,000. The University of Pittsburg received $200,000, while St. Andrews Society of New York gets $100,000.

When the attorneys at the office of Root, Buckner & Howland, who represent the estate, were asked what provision Mr. Carnegie had made for his wife, other than that contained in the will, the reply was made:—

"It's ample. Mrs. Carnegie herself considers it more than such. That is all that can be said."

Provision for Administration.

Having been empowered by reciprocal legislation to operate in this State and New Jersey, the Home Trust Company, of Hoboken, organized especially by Mr. Carnegie for the purpose of acting as trustee and executor, will perform in that capacity. Mr. Carnegie ordered that in the event of its failure to act Robert A. Franks, formerly his secretary and adviser, is to be substituted. He left to Mr. Franks a beautiful tract of land and house at Llewellyn Park, Orange, N. J., and an annuity of $20,000.

The will was offered for probate by Elihu Root, Jr. It was executed on February 12, 1912, and a codicil added on March 31, 1919, ratifying the older document without any real modifications, except for the provision naming his daughter beneficiary in the event of his wife's death before his own.

Paragraphs four and five in the original will were drawn up by Mr. Carnegie himself without any revision by his lawyers. These provided for the institutional bequests and annuities.

Incidental to the interest aroused in the Surrogates' Court by the will was the expeditious manner in which it was probated. Mr. Root, accompanied by other members of the law firm, arrived at the Hall of Records just after noon. He presented the petition, which stated Mr. Carnegie had left an estate valued at "more than $10,000 in real and over $10,000 in personal property," together with a notice that Mrs. Carnegie and her daughter, Mrs. Miller, had waived service of the citations.

Surrogate Fowler was informed that the will was ready for immediate probate and in less than half an hour his signature was affixed to the necessary documents.

AUG 29 '19

STORY OF MR. CARNEGIE.

To the Editor of the Herald:—

Reading my friend John Burnside's interesting reminiscences of Andrew Carnegie in the Herald brought to my mind another little story about the "auld laird." In view of the present labor strifes it seems apropos.

During one of the labor upheavals a workingman said to Mr. Carnegie:—"I tell you that labor is more important than capital, more important than mere brains. Brawn is the king."

Mr. Carnegie did not reply but smiled one of his quizzical smiles. The man became aggressive. "Now, Mr. Carnegie," he said, "will ye tell me which is the most important, capital, labor or brains?"

"Now," said Carnegie, "which leg on a three-legged chair is the most important? Will ye tell me?" C. L. STEENSEN.

New York City, Aug. 20, 1919.

AUG 29 '19

DIVESTED HIMSELF OF HIS GREAT FORTUNE, SAYS ELIHU ROOT, JR.

Mr. Carnegie's gifts to charity during his lifetime totalled somewhat in excess of $350,000,000. The value of his estate is estimated at between $25,000,000 and $30,000,000. He really did divest himself of his great fortune for the benefit of mankind, as he long ago said that he would.

The will leaves the real estate and all the works of art and household goods to Mrs. Carnegie. Financial provision for Mrs. Carnegie and for Mrs. Carnegie's daughter, Mrs. Miller, was made during Mr. Carnegie's lifetime rather than by the will. In the words of the will itself:—"Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter Margaret, and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide."

The fourth article of the will contains a series of legacies, the most substantial of which are to charitable institutions. The fifth article of the will contains a series of annuities to relatives and friends. The Carnegie Corporation of New York is the residuary legatee and Home Trust Company of New Jersey is executor and trustee under the will.

ELIHU ROOT, JR.

Dated August 25, 1919.

AUG 29 '19

THE INGRATITUDE OF THE REPUBLIC.

In leaving annuities to William Howard Taft, Mrs. Theodore Roosevelt and Mrs. Grover Cleveland (now Mrs. Preston), Andrew Carnegie took a cynical fling at the carelessness of Congress toward our former Presidents and their widows. We elect a man to the most important office in the world and then at the end of his term, or terms, send him out to make a living in Wall street, like Grant, or anywhere else that he finds convenient.

AUG 30 '19

AN AMAZING WILL.

When Andrew Carnegie died the HERALD, in common with most intelligent persons, suspected that the ironmaster had failed to realize the announced ambition of his life—to die poor. This just shows how important it is to remember the wise remark of the late Dr. Mark Twain:—"You should never prophesy unless you know."

As Mr. Elihu Root, Jr., remarked in the memorandum to the public relating to the probate of the will, Mr. Carnegie actually did succeed in divesting himself in the course of his life of the stupendous fortune of $350,000,000, and at his death disposed of the remainder, some $30,000,000. So that this business genius went out of the world as naked of this world's goods as he was when he came into it.

His is a very human will and puts the testator in a new light to many of his fellow citizens. His servants are referred to as "members of the family." They are all friends—some of them of many years' standing. In the same way William H. Taft, Mrs. Thomas J. Preston, Mrs. Theodore Roosevelt, Lord Morley, the distinguished man of letters; David Lloyd George, the British Premier, and John Burns, the radical, are remembered not as deserving annuitants but as persons for whom Mr. Carnegie had respect and admiration.

It may be that nobody else ever had so much fun as Mr. Carnegie in making money; it is certain that nobody else ever had so much fun in parting with it. In acquiring his wealth and in disposing of it he used his very alert Scottish mind, always with the object of seeing that there should be no waste.

In the course of a speech which he made while rector of Aberdeen University Mr. Carnegie referred wistfully to some remarks made once by his fellow countryman Lord Rosebery. The former Prime Minister had pointed out that if you had four houses you could live in only one of them at a time; that you could eat only one dinner or use one book at a time. Mr. Carnegie thought that it was worth while to do something in the way of putting other men in the way of having a house, eating a dinner or reading a book.

Thanks to him, there is not a boy in Scotland with brains and grit who need despair of getting a college education, and one of the serious problems of the age, the condition of superannuated teachers, has been partly solved through his munificence.

Above all, there is not the slightest suggestion of condescending charity about the gifts of the man of Dunfermline.

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1919
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IMAGED

The Sun.

AUG 12 '19

ANDREW CARNEGIE DIES OF PNEUMONIA AT HOME IN LENOX

End Comes to Philanthropist Suddenly in His 84th Year.

CONSCIOUS TO THE END

Developed Cold Friday, but Seemed in Little Danger Till Sunday Night.

FUNERAL TO BE PRIVATE

Wife at Side, but Daughter, Who Saw Him Saturday, Arrives Too Late.

Special Despatch to THE SUN.

LENOX, Mass., Aug. 11.—Andrew Carnegie died this morning at 7:10 o'clock at Shadow Brook, his summer home here, of bronchial pneumonia, which began Friday with a cold.

His illness had caused concern among his family, because war worry had made inroads upon the constitutional strength that had served him during so many of his eighty-four years, but it was not looked upon as serious until a few hours before the end.

Mrs. Carnegie was at the philanthropist's bedside when he died. The effect was to unnerve her so that it was not until afternoon that John Poyton, Mr. Carnegie's private secretary, was able to give out the plans for the funeral. The service will be held at Shadow Brook and will be rigorously private because of Mrs. Carnegie's health.

Mr. Carnegie's only child, Margaret Miller, wife of Ensign Roswell Miller of New York, was at her summer home at Millbrook, N. Y., when the ironmaster took the turn for the worse. Millbrook is in Dutchess county, across the New York State line from Lenox. Mrs. Miller motored in haste, but did not arrive at Shadow Brook until after her father had died.

Left Him Saturday.

Mrs. Miller was at Shadow Brook as late as Saturday at noon. At that time the ironmaster was troubled by nothing more serious than the cold that had made itself noticeable the previous day. After his daughter had left for her home Mr. Carnegie spoke of having difficulty in breathing, but he passed the afternoon with Mrs. Carnegie among his flowers.

During Saturday night Mr. Carnegie was attended by a nurse, but his illness did not appear to become more serious. He breakfasted Sunday morning as usual. He passed the day in his room.

Yesterday his condition became such as to give concern. A Dr. Brace Paddock was called from Pittsfield and remained at Shadow Brook all night. Mr. Carnegie's temperature was above normal and his general condition was weaker. A telegram was sent summoning Mr. Carnegie's New York physician.

Bronchial pneumonia developed rapidly during the night. Early to-day it became evident that death could not be averted. Mr. Carnegie remained conscious and talked to his wife until just before he died.

Mr. Carnegie had not been his former self physically since 1917 when he had the grip. Three years of the European war had affected him more than most men because of the money, time and energy he had given to efforts to make its outbreak impossible. Following his recovery from grip he was constantly attended by nurses whether in the country or at his town home, which occupies the block in Fifth avenue between Ninetieth and Ninety-first streets.

This illness marked the beginning of Mr. Carnegie's retirement from public activities. He had been a centre of public interest for so many years as a leader in the steel industry or a philanthropist whose gifts matched the magnitude of his material success that his seclusion was a cause of comment generally. It was felt that all was not well with him and this feeling probably took something of the edge off the shock the announcement of his unexpected death after a brief illness would otherwise have been.

On many occasions after his arrival at Shadow Brook in May, Mr. Carnegie was seen fishing on Lake Mahkeenac, which adjoins his property. Although he received only his oldest and closest friends at Shadow Brook, it had been so common for the people of Lenox to see him from a distance during this spring and summer and to speak of the incident to their friends that in the village and neighboring country it was not appreciated that he was not a well man.

Death Announced at 9 o'Clock.

Word of Mr. Carnegie's death was sent out from the house two hours after it occurred. Immediately the telephone service began to experience high pressure. Long distance calls succeeded the earlier rush of business from neighbors. The little Lenox telegraph office took part of the burden off the telephone exchange after the first hour or two and messages of inquiry and condolence from all over the country were taken in piles for transmission to Shadow Brook. In the afternoon and last night the telegraph messages included many that had come by cable from abroad.

Mr. Carnegie bought Shadow Brook, an estate of 900 acres, from Spencer P. Shotter of New York and Savannah in 1916. He went there for the first time in May, 1917, and passed the following three summers there. The war had made his yearly journeys to Scotland for summers at Skibo Castle, Dunfermline, impossible and his physicians had decided that he had shown too much willingness to interrupt the seclusion they thought necessary by seeing callers at his Fifth avenue home.

The flower gardens of Shadow Brook have had his special interest. He loved all kinds of flowers, but was particularly fond of heliotrope, verbena and geraniums because of their pungent odors. One of these flowers was his daily choice for wear in the lapel of his coat.

In the summers of 1917 and 1918 he did much fishing. He had a power craft built to make these excursions comfortable. He was on the water for the last time last Thursday. He passed the afternoon under the shadow of a group of pines near the shore trying for black bass.

Before his last illness Mr. Carnegie played much of what is known as "clock golf." For a long time he had been accompanied to the links only by an attendant. He used always the club he bought from Tom Morris, whom he once called "the greatest man in the world." Prior to this summer he was an active golfer, playing nearly every morning in golf weather.

Never Discussed Armistice.

The war has long been ignored as a subject of conversation in the Carnegie household. So far as is known, no one ever discussed the signing of the armistice with him or the developments of the peace negotiations.

The funeral service will take place Thursday morning, probably at 11 o'clock. The Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mr. and Mrs. Carnegie had a pew, and the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, where the Carnegies attended services in New York, will officiate.

Other details had not been arranged last night. It was the opinion at Shadow Brook that that the body will be taken on a special funeral train on Thursday afternoon to Sleepy Hollow Cemetery at Tarrytown, where there is a Carnegie burial plot. The New York house will not be opened by Mrs. Carnegie, it was said.

According to members of his household, the ironmaster had hoped to go to Skibo Castle for this summer. He changed his plans and went to Lenox, when he learned that it would be impossible to take the servants who had been with him long and whose presence was necessary to his comfort. Restrictions of the Government limited him to taking one automobile and one chauffeur.

The only social event Mr. Carnegie attended during the last year was the marriage of his daughter to Ensign Miller, April 23 last. The wedding took place in the Fifth avenue house. There were 100 guests. As part of the programme Scotch bagpipe players gave the national music that the ironmaster loved so well.

Took Special Joy in Wedding.

The bridegroom was the son of a former president of the Chicago, Milwaukee and St. Paul Railroad. He left Stevens Institute, in Hoboken, in 1916 to drive an ambulance with the French. When the United States became a belligerent he entered the navy and was made an Ensign. He is 24 years old. The former Miss Carnegie is 22 years old.

The wedding brought particular joy to Mr. Carnegie. He had been a business associate of the bridegroom's father. The elder Miller and Mr. Carnegie, long before either had attained the measure of success that was to be their ultimate lot, and while the son of one and the daughter of the other were very young, had exchanged the wish that their families would become connected by marriage.

Besides his wife and daughter, Mr. Carnegie left three nephews, Andrew, Morris and William C. Carnegie of New York, and a niece, Mrs. Ricketson of Boston.

At the time that Mr. Carnegie purchased Shadow Brook, in the hills of the beautiful Berkshires, it was said that he did so because of the resemblance of the surrounding country to that around Skibo Castle.

STEEL'S SUPERLORD HAD AN EPIC CAREER

Crowned It by Renouncing Business for Philanthropy.

Carnegie is dead. A little, red nosed weaver's bairn of Dunfermline has ceased to be a prince of the world. A thin shanked immigrant boy of eleven has slept peacefully his last sleep in a great bed after a last ride over his own sweet, sun swept acres, hill carved and water gemmed. The starveling bobbin ooy whose every daylight hour meant toil in a grimy, humming cotton factory, lies a dead Lord Rector, a lord rector who for thirty years has ministered not to the elegancies of the leisured few.

His chancelry dispensed its treasure and garnered new amid the drab ways of toil. Upon his wires of gold he sent the imaginative spark to where in dark places it might inspire to brighter things, might divert with the gleam of romance the mind and heart oppressed, fainting, beneath the stress of man's age-old battle with matter—the battle in which Carnegie won ruthlessly to triumph for himself.

A little telegraph operator became the manager of a budding railroad. The railroader turned his skill and managed the communications of his country in civil war. The small merchant, venturing on borrowed capital amid the dawning wonders of the day of transportation and of steel stopper just short of dominance in all the world's material affairs. The lone child of the wife of his bosom came frail and fragile into the world—and just before his death she wed and made him happy.

Renounces Power, Turns Altruist.

Thus, meagerly set forth, the life of Andrew Carnegie ran the gamut of all possible romance. And, crowning it all is that incident, almost unique in all the epics, when this superlord of industry, his vast plans and his mighty battalions drawn, marshalled, munitioned—those who had fought him knew how terribly well—renounced the conquest of the world and turned to altruism. Steel ruled the world and Carnegie was preparing to rule steel—all steel. It makes one ask what would have happened had Alexander stopped at the Hellespont, had Cæsar not crossed the Rubicon, had Napoleon not made himself from Consul into Consul for Life.

There seems little doubt but that this name in which speaks the spirit of the age of mechanical development and all its traits, Carnegie, will live. He himself attached it to thousands of "monuments more enduring than brass." Its story will inevitably turn, nevertheless, on that great change to the ideal of altruism from the ideal of power.

Of the three great financial figures which the age produced in America, Morgan, Rockefeller and Carnegie, Carnegie possessed most of those human traits that have the strongest appeal. Men speak of "J. P." Morgan, of "John D." Rockefeller. But they say "Andy" Carnegie. Throughout his career runs the constant thread of his rough and ready contact with his kind, whether the weavers of Dunfermline, the factory hands of Pittsburg or the giants of the industrial battlefield where he fought. No picture of his bearded face can ever be completely dissociated from a chuckle.

And Andy Carnegie was articulate in his own behalf as the others were not. He had no mean genius for expression. He had written books of solid worth and real charm. He was a ready speaker and writer for all the grind of his early years.

And it was a grind. From the moment he earned his first wage, a dollar twenty for a week, until he retired, he ground himself, his associates and his enemies. But he never ground any one harder than he was willing to and did grind himself. Work, readiness to seize opportunity, daring when opportunity came, and a supreme ability to organize the effort of other men were his touchstones of success.

He himself believed that his genius was seeded in heredity.

"I have often said," he once remarked, "that I do not know a lineage which I prefer to that of a library founding weaver."

His father was one of those substantial citizens, the artisans of the days before machinery. He had his own seven looms in Dunfermline where his apprentices wove the linen he was commissioned to make by the merchants of the town. Mr. Carnegie's remark above quoted was prompted by the discovery that his father had pooled his books with the books of other master weavers and that from this collection had grown the first library of the town.

There in the little Fifeshire city Andrew was born November 25, 1837. When he was 10 came the tragedy out of which by a strange double paradox rose his own greatness. Machine weaving was introduced into Scotland. Andrew's father got no more orders for his hand run looms and disaster faced the little family, whose eldest son was one day to be the overlord of most of the machinery of this earth.

Carnegie said he well remembered the family council at which it was decided to sell the hand looms for what they were worth and emigrate to Allegheny Pa., where the family already had relatives. The decision was taken, he said, in the face of his parents' conviction that it meant nothing but sorrow for them, but because they were convinced it spelt better things for the two boys, Andrew and Thomas. Andrew was 11 when the little family came to Allegheny.

Worked From Dark to Dark.

At 11 he was thrust into the factory system of those days, which he admitted was little short of child slavery. He got a job as bobbin boy in the cotton factory where his father had found work. He went to work before daylight and toiled until after dark. But even then he said there was a hint of the ideal in his canny, young Scotch head.

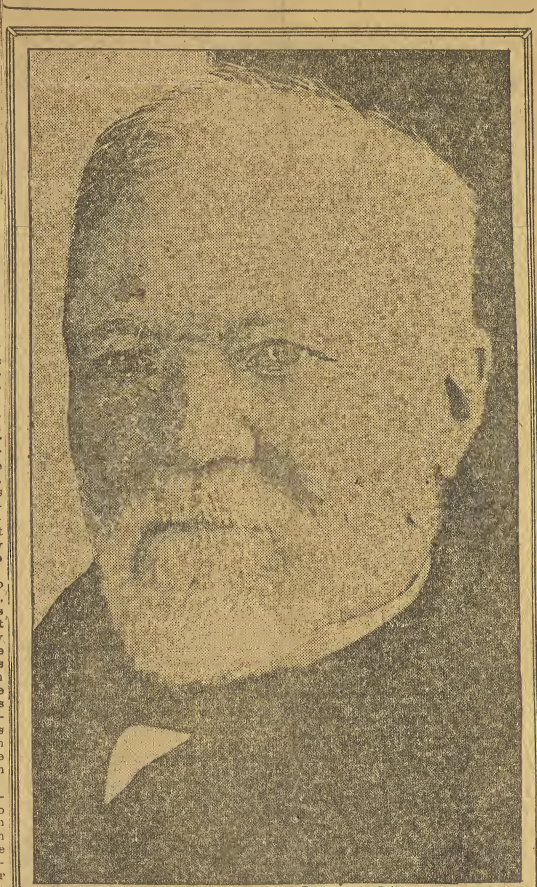
"For a lad of 12," he has written it, "to rise and breakfast every morning, except the blessed Sunday morning, and go out into the streets and find his way to the factory and begin work while it was still dark outside, and not be released until after darkness came again in the evening—forty minutes interval only being allowed at noon—was a terrible task.

"But I was young and had my dreams, and something within always told me that this would not, could not, should not last; I should some day get into a better position. Besides this, I felt myself no longer a boy but quite 'a little man,' and this made me happy."

When the change came Carnegie seized it, though it seemed at first to be out of the frying pan into the fire. Just before he was 13 a "kind old Scotsman" took him into the factory where the bobbins were made. His duties, not yet 13, were to fire the boiler and run the small steam engine which powered the plant. Upon a mind of thirteen years this task produced a reaction that might have been expected.

"The firing of the boiler was all right," he has said, "for, fortunately, we did not use coal, but the refuse wooden chips, and I always liked to work in wood; but the responsibility of keeping the water right and of running the engine and the danger of my making a mistake and blowing the whole co-

Andrew Carnegie, the Famous Ironmaster



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tory to pieces caused too great a strain, and I often awoke and found myself sitting up in bed through the night trying the steam gauges.

"But I never told them at home that I was having a 'hard tussle.'"

His third apprenticeship, as he calls it, came when he got a job as a telegraph messenger in Pittsburg at the age of 14. He greets it with his first enthusiasm, thus:

"This," he said, "was a transfer from darkness to light, from the desert to paradise, for here I entered a new world, amid books, newspapers, pencils, pens and ink, and writing pads, and a clean office, bright windows and the literary atmosphere; I was the happiest boy alive. Really, after this change there seemed little left to be desired; for what more does one want in life, and indeed what more can one get that is of much consequence? After he has got these things he has 'got it all'; the only tools he needs for anything."

His First Investment.

But nobody better than the shrewd Andy realized that it took energy to consolidate this "all." He was a new boy in Pittsburg and his first job was to become a perfect messenger by getting to heart the names of every business firm up and down Wood street. Then he set out to become a telegrapher. Sitting in when he could he was soon a substitute operator and then a regular one. Apparently he was a good one for he was chosen to run the first private wire for the Pennsylvania Railroad, just completed. W. A. Scott, the road's superintendent, had observed his operating. At this time Carnegie was getting $25 a month and he considered it a competence because it made his family at home independent. "They could live on $300 a year," he says.

Starting as "clerk and operator" to the superintendent at $35 a month, young Carnegie was soon deep in his superior's confidence. So deep in fact that Scott gave him his first opportunity for investment. He told him where he could buy for $600 ten shares of Adams Express stock from the estate of a man who had just died. Though Carnegie was one of the world's largest holders of securities, he bought always for investment. He boasted that there was not a dollar of all his millions which had been made in stock gambling. He had no patience with the speculator in securities.

"It will be a good day for this country when the stock gamblers come to grief," he said on one occasion. "I wish I could devise some means where both parties to a stock gamble could be made to suffer. I am speaking now as a business man and as one who has never made a dollar by gambling in stocks and who would as soon make it that way as by playing cards, bridge whist and so on."

Nevertheless that first purchase of stock was made with borrowed money. His family by this time had built and paid for a little home, worth about $800. When Andrew came home and told of the opportunity to buy the stock the family decided that an opportunity to invest with the help of his superior in the railroad, help which Scott had promised if Carnegie could not raise the money, was too good to be neglected, irrespective of the actual merit of the investment. So his mother hurried to Ohio, mortgaged the little house through an uncle who lived there, and the stock was bought. The stock paid monthly dividends of $1 a share.

It was while working as clerk to the railroad superintendent that young Carnegie learned the lesson of organization. In those days the superintendent was not only charged with responsibility for his section of line, but with all the details of operating it, despatching trains and sending telegrams. Carnegie says of it himself:

"It took me some time to learn, but I did learn, that the supremely great managers, such as you have in these days, never do any work themselves worth speaking about; their point is to make others work while they think. I applied this lesson in after life, so that business with me has never been a care."

Aids Sleeping Car Inventor.

The first real item of the Carnegie fortunes came at this time, but not through the Adams Express stock. It was laid in the fortunes of the first sleeping cars and the Woodruff Sleeping Car Company.

"One day on a train," Carnegie says, "a nice, farmer looking gentleman came up to me and drew from a green bag the model of the first sleeping car."

The conductor had told the inventor, Woodruff, that Carnegie was connected with the railroad. He was immediately impressed with the practicability of the idea and arranged for Woodruff to meet him in Altoona the next day. There Scott, still superintendent, grasped the value of the idea immediately and a contract was made for Woodruff to erect two sample cars for the Pennsylvania.

This contract gave Carnegie his first experience with banking. He had to make monthly payments of something more than $200 after the delivery of the car and he was without any such amount of cash. So, he says, he went to a banker and borrowed the money on his own note, agreeing to repay it at $15 a month.

The Woodruff company afterward was absorbed by Pullman and the investment proved extremely profitable. In the meantime Carnegie had got to be a railroad division superintendent. He got there by a typical display of nerve. One day the superintendent was late coming to his office and a wreck on the single track line had tied traffic in knots. It was railroad religion in those days that only the superintendent himself could clear up a wreck. Young Carnegie dissented.

Sitting at the telegraph wire he digested the reports of freights waiting on every siding and the through express from the East hours late. He sent out the orders that put the trains in motion. The express he held until the freights had been cleared, getting acknowledgment from the express conductor that he knew the other slower trains were running "on his time." He signed the messages with Scott's name. Carnegie thus describes the superintendent's reception of his work:

"When Mr. Scott reached the office he was in a great stew. He had heard about the accident and all the trains being late, and as he sat down to his desk he said:

"'Here it is 10 o'clock and the express not in, all the freight trains hung up, and the devil to pay. Wire ——.'

"Here I interposed with 'Excuse me, Mr. Scott, but I have sent all of the telegraphic orders that I thought you would send. Here are copies of my telegrams, and I think that you will find the through freight already in the yards.'

"Mr. Scott looked at me very keenly for a minute, but he never said a word. He looked over the telegrams I had sent in his name, and still said nothing. In fact, he never said a word to me about the matter. A few days afterward J. Edgar Thomson, the president of the road, came into our office and, laying down his hand on my shoulder, asked: 'Is this Andy?'

"'Yes, sir,' said I.

"'Well, I have been hearing about you,' said he."

It was shortly after this that he got his own division on the railroad. But he was constantly on the alert and the profits from his sleeping car investments were shrewdly turned into oil lands near Oil City, Pa. This was long before the day of the great development in oil, and young Carnegie was looked upon by many of his fellows as foolish.

So when the civil war came it found Carnegie well up in the management of an important railroad and owning personal property that marked him as a substantial citizen. He was but 26 years old—but he had been at it for fifteen years.

He was made superintendent of military railroads and Government telegraph lines in the East during the war and at its close cut loose from railroading and went into business strictly for himself. He no longer loaned his little share of capital to others. He proceeded to borrow capital for himself.

Up to this time all railroad bridges had been built of wood. Carnegie saw that they must be built of iron. So he went into Pittsburg and organized the Keystone Bridge Works. His share of the capital was $1,250.

"I had not the money," he confesses, "but the bank lent it to me. This company built the first great bridge over the Ohio River. This was my beginning in manufacturing and from that start all other works have grown, the profits of the one works building the other."

From then on the career of Carnegie is the familiar career of the great captain of industry—save that Carnegie was perhaps the most successful of them all with a spirit and dash about his exploits, a drive and vigor and hardiness to his work that many of the others lacked.

He was frank, surprising, humorous with it all. He thought for himself and he expressed his thoughts without the slightest hesitation or constraint. In fact his frankness earned him many enemies. He was a violent opponent of some of the most sacred doctrines of the Republican party, to which he gave always his formal allegiance. Yet he said things about a protective tariff—albeit he had been one of its greatest beneficiaries—that made Republican leaders shiver. A story has made the rounds only recently that he went to McKinley in 1900 and offered to pay personally the price the United States had paid Spain for the Philippines, provided the President would commission him to go to Manila and proclaim that the Filippinos were free to go their own way.

He was the familiar of many of the greatest men of his time, not only here but abroad. His first large profit in fact was a quarter million dollar commission for the sale of Pennsylvania Railroad bonds in Europe. Even in these early days, before he became famous, he was on terms of friendly intimacy with Gladstone, Roseberry, Matthew Arnold, Herbert Spencer, John Morley and James Bryce.

Throughout his life he was an omnivorous reader. He digested a dozen daily papers, read regularly the principal weeklies and trade reviews and was familiar with anything in the monthly magazines that interested him—and his interest was well nigh universal. How early his own literary spirit manifested itself is shown by the list of his books. They begin with "An American Four in Hand in Great Britain," written in 1883, and continue with "Round the World" (1884), "Triumphant Democracy" (1886), "The Gospel of Wealth" (1900), "The Empire of Business" (1902), this was translated into eight languages); "The Life of James Watt" (1906), and "Problems of To-day" (1909).

Always Democratic.

Yet despite his distinguished acquaintanceship, his vast affairs and his aspiring mind he was above all a democrat. He did not own a private car until within the last few years. He was in Atlantic City when he was summoned to New York in 1901 to close the great deal for the United States Steel Corporation. A private car was sent for him. With a single companion he sat there for a few minutes in solemn grandeur and then remarked:

"Doesn't this bore you—you and me all alone? Let's go into the day smoker; there are people in there."

And in they went.

He was devoted to organ music. He gave hundreds of organs to institutions and churches. He also was a regular attendant at the opera when in New York, but never subscribed to a seat in the "golden horseshoe." He and Mrs. Carnegie, latterly with their daughter, sat in orchestra seats which they bought as chance afforded. And despite this he was devoted to the noises of the Scottish pipes. It was Scottish pipes that furnished the music at his daughter's wedding in the lovely palace at Fifth avenue and Ninetieth street, which has been his town home. His devotion to Scotland was only less great than his devotion to the United States. He expressed it as the feeling a man has for his mother and for his wife. In an address before the Worshipful Company of Plumbers in London he said:

"I stand before you as a representative of both the old and the new, being neither exclusively of one nor the other yet of both—a Scottish-American—one my native and the other my adopted country. I love to think of them as mother and wife, both to be greatly loved. Such they are to me.

"I never see the two flags, as I see them before me now, without feeling a lump in my throat. For many years since there has floated from my castle in Scotland a double flag, the Stars and Stripes and the Union Jack sewn together. It floats there now—a symbol heralding, I believe, what is to come."

Yet even England fell beneath his criticism in his devotion to peace. Despite the dependency of his business on munition making he was the first great modern advocate of international disarmament. In fact, he refused to make armament in his own plants until convinced by the personal importunities of President Harrison that it was his duty to do so.

In 1909 he was one of the leaders in the international conference that called on President Taft to propose in behalf of the United States the first move for limitation. But after a trip to Europe in the next year he changed his mind and to who should lead the procession. He decided that England should do this. So vigorous did he become on this theme that a Grand Jury in Wolverhampton indicted his book on democracy as a subversive of society. He charged England with being responsible for the arms

race, and in a letter to the London *Times* he wrote:

"In all truth and soberness it should no longer be permissible for any two Powers in jealous rivalry to build dreadnoughts contingent upon what each other may do, thus compelling all other naval Powers to follow their ruinous and, in this the twentieth century, saddening example, or to become defenceless.

"This is no mere German-British affair. It is a worldwide issue, and the next step, momentous as it may prove for good or evil, is apparently for Britain to take as the inventor and first adopter of the dreadnought.

"Whatever the final result, if Britain played the part of peacemaker, as suggested, she would have the moral support of the enlightened public sentiment of the world with her, a tower of strength. If repulsed she would have her quarrel just.

"It is not for any non-citizen to advise; she will choose her own path. Certain it is, however, she could play no nobler part nor one that would redound in history more to her honor and glory, illustrious as that history is, for henceforth it is the triumphs of peace through conciliation, not those of brutal war through the slaughter of our fellowmen, that are to make nations venerated in after ages.

"I write as one who loves his native land."

Built Hague Peace Palace.

In 1907 he dropped his prepared address as President of the National Peace Conference to make sharp reply to President Roosevelt's just issued cry for national spunk. Mr. Roosevelt had said that when righteousness and peace were at odds peace would have to give way.

"Junius tells us," Mr. Carnegie cried, "that the first principle of justice is that men should not be judges in their own cause. When a man refuses to submit to arbitration he is unjust. We have heard righteousness contrasted with peace. Righteousness and peace, I tell you, cannot be divorced. It is the man who offers to submit his cause to a just judge who embraces that righteousness which exalteth a nation."

"Had a dispute with another man, I would be unjust should I refuse to listen to the judgment of a third. The only thing for that other man to say would be 'Well, you may be right, but I want to go before Mr. Hughes or Mr. Root here and what they say about your rights we will abide by.'"

It was Mr. Carnegie's $1,500,000 that built the great empty peace palace at The Hague. He even offered to pay $360,000 to Germany for her claim against Venezuela rather than risk war between the two and the possible dragging in of the United States. He gave half of the cost of the magnificent $1,500,000 Pan-American Union Building in Washington, and much more for other buildings for the International Bureau of American Republics at Cartago.

But these were the manifestations of the later Carnegie. The earlier Carnegie, the "Andy" of the big steel days, the ironmaster at his fighting prime, is an intriguing figure.

Following the Keystone Bridge Works came the Union Iron Mills and then Carnegie saw his first Bessemer converter. He had his quarter million from the sale of Pennsylvania bonds abroad and he threw it all into steel. He organized Carnegie, McCandless & Co., which began to loom as a big factor in the growing industry.

Genius at Organization.

It has been said that Carnegie was not a practical steel maker. This is probably true. But he was a genius at organization and salesmanship. He was also a genius at advertising in his own way. He never shunned publicity. Rather he courted it, courted it to almost his dying day. He travelled and he talked to reporters as freely as he talked to Prime Ministers. It was a well-nigh irresistible combination. It was the best substitute for the modernly organized systems of publicity that reaches both Prime Ministers and reporters automatically.

An early friend describes Carnegie's place in this first firm as follows:

"Shinn bossed the show; McCandless lent it dignity and standing; Phipps took in the pennies at the gate and kept the payroll down; Tom Carnegie kept everybody in good humor; Andy looked after the advertising and drove the band-wagon."

So it was. Carnegie had faith in steel. Partners came and went, but Carnegie stayed. It was the day of the great expansion of steel. Not only was iron replacing wood and lath and plaster in construction, but steel was making new records for itself. The "T" rail had replaced strap iron on the railroads and steel became not only the metier for the metal worker but for the builder.

Behind a high protective tariff the men of the Carnegie mills were driven by the Carnegie spirit to undreamed of feats of production. The captain of the Luey furnace produced a hundred tons a day in 1877 and men said it was an impossible myth. But before the eyes of captains of furnaces Carnegie dangled always the glory and the profit of partnership. To the men who produced results went rewards with an almost automatic precision. Those who failed to produce soon dropped out. Carnegie had passed his long hours in the mills and factories. He deemed it slight hardship that others should do the same. His company paid a consistent 40 per cent.

In 1881 its growth and prosperity was revealed when it was reorganized into Carnegie Bros. & Co. That company was capitalized at $5,000,000 and $2,737,000 stood in Andrew Carnegie's name. His original quarter million had increased eleven fold. Up to 1888 the company had paid dividends varying from 26 to 69 per cent. and Carnegie's original investment had increased sixty times over. In those days a million dollars was still a gigantic figure.

The men associated with him in those days were the pioneers of the steel industry, most of them, like Carnegie, having risen from shirtsleeve jobs. Henry Phipps remained steadily with his chief. And in 1889 Henry C. Frick came in to stay until the great Frick-Carnegie war of ten years later.

In that year Carnegie acquired the Homestead Works with which his name will always be associated. Under his management it paid for its acquisition in two years. The Duquesne plant, acquired a year later, paid its cost in a single twelvemonth.

In 1892 the capital of the firm was increased to $25,000,000. It had become a national figure. Its business was the cause of bitter battles among the railroads entering Pittsburg. So Frick threw them all out and built the Union Railroad. But the business was fast outgrowing the Pittsburg district. It reached out to the fertile Mesaba ore fields. Frick engineered their acquisition. They were owned by a man named Henry W. Oliver, and Oliver lacked the money to develop them. Oliver gave the Carnegie interests five-sixths of his stock and the Carnegie people loaned him a half million to develop them.

But between Lake Superior and the mills stretched miles of lake and land. Carnegie himself bought the Bessemer and Lake Erie Railroad, and in 1899 he bought the fleet of his own fleet of ore vessels, the fleet of towering ships that now form the greatest single item of great lakes transport. This was the chain, the first and biggest example of modern efficient organization, that made it true that ore which lay in the Minnesota hills on Monday was steel rails in Pittsburg on Saturday night.

In selling Carnegie killed competition. In manufacturing he stimulated it. That was the secret of his great success. Without the merciless cutting of prices and a rail pool of brutal strength gave him a clear field. Within, every boss, sub-boss and workman was pitted against every other in his class. Success led to promotion, pay, partnership. Failure meant dismissal from the highest to the lowest. Even for the partners there was a sort of human scrap heap. They were shunted into politics when they couldn't make and sell steel.

But fiercely as the men were driven, bitter as was the competition among them, implacable as was the face of their chief as he cried daily for the besting of yesterday's record, each man felt that his reward was there when he earned it. Men died like flies before the blazing hearth doors. Men dropped from exhaustion in the ferocious race. But the winners won reward. And after the great change Carnegie turned to the consolation of the losers with a generosity as free as had been the competition which caused their loss. Even before the great change, however, there are many stories to show that beneath his stoic mask of Napoleonic ambition there beat a tender Scotch heart.

Frick and Carnegie Break.

Out of this blazing cauldron in more senses than one came the fire tried men who have formed the steel kings of today—Charles Schwab, William E. Corey, George Lauder, Dinkey, Lovejoy and Leishman. Among them worked Berg and Boenthrager, whose processes increased the wealth of all. In 1889 the company's profits were $90,000,000, and of that $25,000,000 went to Carnegie alone. It was more than the total capitalization of the firm.

Then came the Frick-Carnegie quarrel, which estranged not only Frick but Phipps. It was never wholly made up. Frick charged that Carnegie threw him out of office at the acme of the company's success and demanded that he sell his interests at half what they were worth. He called Carnegie a thief and Carnegie reviled in kind.

Finally there came a conference at Atlantic City, arranged by that shrewd corporation lawyer, James B. Dill. A new company was organized in New Jersey with $160,000,000 in stock and a like amount in bonds. Of the common stock Carnegie held $86,000,000 and Frick $15,000,000 par value. But Frick failed of election to the directorate and though Dill got a fee of $1,000,000 for his work Frick was never satisfied. Phipps, too, felt out with the ironmaster.

But Carnegie had tasted blood. In 1900 he declared war. He said he would drive every competitor out of the business and make himself the dictator in steel. He refused to return a two million dollar option when it was forfeited by violation of its technical terms. He mercilessly undercut every other firm in steel. He plunged into every phase of the business from the transportation of the raw material to the sale of the finished product in the market.

Where he couldn't buy the plants of competitors he built his own near by and killed them. He threw $12,000,000 into a tube plant in Ohio. He set a corps of surveyors to work to plan a road rivalling the Pennsylvania from Pittsburg to the sea. He declared war on the Rockefeller interests, building his own seaboard ore carriers. When a small rival withdrew its trade from him he smothered it with his own plant in the rival territory. He foamed with a perfect Berserk rage of commercial battle. He announced that millions would be spent to make his own plants beyond the reach of competition in prices and the world knew he had the millions, the energy and the will to do it.

And then, at 60, he lay down. With his rivals fully cognizant of the terror of his thirty-five years of experience when brought to the battlefield, with his single glance enough to set an enemy a tremble, with the world of steel domination before him, he took his price and quit. Frick and Schwab had always argued for corporate control. Men from the ranks as they were, they seemed to sense instinctively the danger of an empire founded on a man, albeit a man of genius.

Schwab took the initiative in the bargaining, and in 1901 interests headed by J. P. Morgan & Co. came to Mr. Carnegie with his price. It was $304,000,000 in gold 5 per cent. bonds, $98,277,120 in preferred stock and $90,274,040 in common. Carnegie took it to his tent and the billion dollar United States Steel Corporation was formed.

Over night Andrew Carnegie turned from the emperor militant to the fairy godfather. His first act upon retirement was to set aside a $4,000,000 pension fund for the Steel Corporation's employees. Thus began the great era of philanthropy, the years through which he strove to live up to his then announced dictum that the "man who dies rich dies disgraced."

Whether he has been successful in these later years as he was in the earlier ones remains to be seen. The best estimate of the amount he has given away places it at about $400,000,000. But his income when he retired was $40 a minute. He consistently followed the principle which he enunciated early in this phase of his career that the very rich man is but a trustee for the poor, "entrusted for a season with a great part of the increased wealth of the community, but administering it for the benefit of the community far better than it could or would have done it for itself." He did not seek to make more money. But he did not invest foolishly. He once said that in the panic of 1907 he could have made another $50,000,000, but did not do so because it would be but fifty more worries for himself.

Before the Industrial Relations Commission in Washington in 1915 Mr. Carnegie gave this review of his philanthropic enterprises in his own words:

"My first act upon retiring from business was to give $5,000,000 to the workmen of the Carnegie Steel Company as a parting gift, $4,000,000 for pensions to the men and $1,000,000 to maintain the libraries and halls I had built for them. I was greatly pleased when later the United States Steel Corporation saw fit to duplicate my gift, adding $4,000,000 to the fund for pensions. I have just read the following report of this joint fund with great satisfaction:

"The fourth annual report of the United States Steel and Carnegie Pension Fund, made public to-day shows that since January 1, 1911, when the fund was established, retired employees of the Steel Corporation have received in pensions $1,575,021.33. For the year 1914 the total disbursement from the pension fund amounted to $511,967.90, which was a gain over the previous year of $89,152.76, and a gain of $230,510.53 over the first year of the fund's existence.

"There are now 2,521 beneficiaries of the fund. During the year 612 pensioners were added and 183 died. The average pensions of the cases added were $20.40 a month, the average age of the pensioners being 63.33 years and the average term of the service 28.76 years. Under the rules of the fund not less than $12 nor more than $100 a month is paid.'

"The Hero Fund which I was privileged to found has always interested me most deeply, perhaps because the idea came to me through personal experience. Mr. Taylor, who had formerly been superintendent of the coal mine near Pittsburg heard that an accident had occurred and immediately drove to the mine and called for volunteers to descend with him to the rescue of those below. A number promptly responded and many were saved, but Mr. Taylor, the volunteer hero, lost his life. Here was one of the true heroes of civilization, who save and serve their fellows. The heroes of barbarism wound and slay theirs.

"I could not rest until I had founded hero funds in various countries, with a total capital of $11,790,000. The report of the annual meeting held at Pittsburg on January 20 shows awards given to forty heroes or their wives and families, with a total of 1,027 awards since the fund began operations.

"The Carnegie Institute of Pittsburg, one of the greatest gifts I have made, has cost so far $24,000,000 and has more than 3,000 students from forty-two States, 1,288 of whom are men from the industries trying to improve their conditions. The fees are only nominal, averaging $25 a year, which is one-fifth to one-tenth what is usually charged. The cheapest we know of elsewhere charges $150.

"I do not know of any service to widows which brings such relief. It relieves the widow of doubt about the security of the fund upon which she is able to live in comfort. Of course the deposits and security are regularly examined by a representative of the State Department of Banking. Six per cent. is a higher rate than banks would pay, but I feel quite justified in being liberal.

"I confess to being greatly surprised to learn within the last few days that I have no less than 48 pensioners upon my list receiving a total of $214,945.56 a year."

Endowed Scientific Research.

The Carnegie Institute in Washington probably vies with his foundations for the pension of college professors in importance and interest among his educational gifts, barring always the scattering of libraries over the face of the English speaking globe. The Washington institute is designed to do for science in America what Governments do for it abroad. It takes the exemplar of any science who shows himself worthy and provides him the facilities for original research. It is Mr. Carnegie's contribution to the sum total of man's original knowledge.

It has departments like these of sociology and economics, history, a geophysical laboratory, marine biology and botanical research. It has already produced valuable results. The cruise of the non-magnetic yacht Carnegie has produced absolutely reliable charts of magnetic variation in all the seven seas and through the wildernesses of the continents.

His pension fund for college teachers, originally designed as a measure purely for the relief of those whose devotion to pedagogy brought them to penury in old age, has developed into a powerful controlling factor in the trend of all modern higher education. Through its requirements for eligibility to the pension fund it has exercised a tremendous influence on the curricula and methods of the seventy-four institutions of higher learning in this country and Canada which share its benefits.

In addition to these great foundations he has bestowed more than $10,000,000 in individual gifts for special and general purposes to non-sectarian institutions of learning in this country and Canada. He endowed the Scotch universities with scholarships for Scotch students only less munificent than the Rhodes scholarships for the students from all the world at Oxford and Cambridge. And in 1912 he turned over all of this work to the Carnegie Foundation of New York with an endowment of $125,000,000.

The great war came then and all its philanthropic efforts. During the war it has given outright more than $3,000,000 to various war work and relief organizations.

But it is in his libraries, after all, that the name of Carnegie will live. It is in them that he has taken the most pride. He has always insisted that his name be attached to them. And he has always insisted that the communities to which he gave the buildings should themselves provide the sites, the books and the maintenance.

AUG 13 '19

Andrew Carnegie's Greatest Benefaction to His Fellowmen.

That a poor Scotch boy transplanted by his family from Dunfermline to Pittsburg seventy-one years ago should die a world famous philanthropist in New York is not the most impressive detail of ANDREW CARNEGIE'S romantic and useful career, which, so far as his mortal participation in the affairs of men is concerned, ended yesterday with his death.

Other poor boys, stimulated by the manifold opportunities America holds for industry, ability and daring, have conquered wealth and then distributed lavishly their riches for the improvement of the condition of their fellowmen. Other boys, beginning with no endowment of accumulated property, but equipped with strength and brains and grit, have written their names big on the glorious and inspiring record of American achievement in human progress throughout the world. None has been more ingenious than Mr. CARNEGIE was in devising means to encourage and sustain all that is best in human nature, none more generous, none more thoroughly able to carry out his diverse designs; yet the magnitude which marked Mr. CARNEGIE'S endowments, the broad-mindedness of his interest and the picturesqueness of his enterprises in world betterment do not give the full measure of his supreme service to his fellows.

The boy who at 13 started life in a new land, who first worked as a weaver's assistant, who at 16 was a telegraph messenger, who laid the foundation of his fortune by his quick recognition of the possibilities of the sleeping car, who served the Union in the civil war as superintendent of military railways and telegraph lines, and who after the close of that struggle, in which all that was best in him was brought to the front, found in iron and its fabrication the field of his greatest industrial and commercial usefulness, developed in the trade with which his name will always be associated the instinct for the cultivation of the talents of young men. Through the exercise of this he conferred benefits on his fellow citizens that should be, and we believe will be, remembered at least as long as the most enduring Carnegie library building, the most ornate institution of learning, which owes its being to his beneficence, remains extant.

We do not hold it a small thing that Mr. CARNEGIE was a pioneer in the development of the gigantic iron and steel industry. His material success none but a fool would belittle. To the stupendous industrial edifice so deeply indebted to his genius this country is beholden for much of its power and its almost unbelievable prosperity. He risked his all in precarious experiments. He was ever ready to discard the satisfactory familiar processes for promising novelties. He was no slave to precedent, no timid slave of the past. And throughout his life as the director and guiding mind of stupendous enterprises he searched for, promoted, plied responsibility on, encouraged and developed men—young men, eager men, men who were impatient for progress, men whose zeal outran their experience, but in whose capacity for intelligent labor, for bold imaginings, he discerned the promise of future leadership in the trade he made so singularly his own.

In this characteristic aspect of Mr. CARNEGIE'S full life his broad and philosophic disposition was most notably displayed. He feared the rivalry of no man in his own calling. He collected the best workers about him. He brought them forward from the most unlikely places. He expected confidently to find them in tasks in which others would never think of looking for them. In every water boy, in every laborer, in every artisan, in every puddler, in every clerk he saw a potential superintendent, manager, president of a great corporation. Whenever his restless hope for the disclosure of a genius was rewarded the individual in whom his practised eye detected the germ of leadership was assured of immediate, rapid, incalculable advance. If he would make the most of himself Mr. CARNEGIE would find for him the job he was best fitted for and help him along that path to the highest success of which he was capable.

Thus ANDREW CARNEGIE surrounded himself with a group of ardent doers whose ability and ambition have recorded their names high on the scroll of fame, not only in the iron and steel trade and its unnumbered dependent and allied industries but in every undertaking of our complex civilized life. The men he chose in their youth in the confident hope they would excel in real leadership have fulfilled his highest expectations. They have justified his judgment and vindicated his knowledge of human nature, and in the great and fruitful labors they have performed in every field of proper human striving they have carried to the world a benefaction from Mr. CARNEGIE more valuable than the Hague Peace Temple.

These men, because of their superior natural abilities and their acquired qualities, would have made their way to the front under the conditions existing in free America. Their lot was not to remain in obscurity. Their natural tasks were the high and heavy ones of supreme command. But men of their talents frequently must wait long years for recognition, must overcome the lethargy and cynicism, the timidity and latent jealousy of those under whom they begin their upward climb. The master who searches them out, who brings them quickly to the front, who equips them for their work with a liberal measure of power and responsibility saves to the world precious hours and days and years of accomplishment, frees genius for its appropriate task and sets an example every employer may profitably heed, for his own good and for the good of the world.

Mr. CARNEGIE was a great man in many dissimilar and interesting ways. In none was his greatness better disclosed than in his unaltering confidence in youth.

AUG 12 '19

Andrew Carnegie.

Although he had not been a factor in big business since he sold the Carnegie Steel Company to the United States Steel corporation for $303,450,000 in gilt-edged securities and, market wise, had never been a factor in the Street, the death of Andrew Carnegie created more than usual comment in the financial district yesterday. Some of the older generation in the district, who had known the ironmaster, recalled some of the incidents of his life which aided in making him famous.

AUG 13 '19

CARNEGIE TO REST IN SLEEPY HOLLOW

Ironmaster's Funeral Will Be Held at Shadow Brook To-morrow.

FEW TO BE AT SERVICE

Honorary Pallbearers Will Accompany the Body From Lenox.

Special Despatch to THE SUN.

LENOX, Mass., Aug. 13.—With the utmost simplicity the funeral of the late Andrew Carnegie will be held at Shadow Brook Thursday morning at 11 o'clock. There will be a short service, which will be conducted by a friend of the late ironmaster, the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, who will be assisted by the Rev. Benson N. Wyman, minister of the Lenox Congregational Church, where Mrs. Carnegie worships in Lenox.

Dr. Merrill was at his summer camp yesterday. He is hastening to Lenox to console the widow and daughter of his friend and parishioner. Until he arrives the form of the service will not be decided on. It is the wish of Mrs. Carnegie that it be wholly in keeping with the religious views of her late husband, of which Dr. Merrill has been fully apprised.

Relatives Begin to Gather.

That there will be honorary bearers who will accompany the family and the body to the burial place at Sleepy Hollow, N. Y., is probable. The names of those friends have not been given out.

Ensign Roswell Miller, son-in-law of the deceased, has gone to New York today, as has also Mrs. Carnegie's secretary, Archibald Barrow, who is in charge of the details for the funeral. They will return to Shadow Brook to-morrow.

The funeral will be strictly private and no one will be admitted to the park at Shadow Brook without cards.

Mrs. Rickertson of Boston, a niece of the late Mr. Carnegie, has arrived at the Curtis Hotel. Other friends and relatives are expected there to-morrow.

Chauncey M. Depew, at the Hotel Aspinwall this afternoon said of Mr Carnegie:

"He was the greatest business man I ever knew. I had known Mr. Carnegie nearly fifty years. In the troublesome railroad period of fierce competition I saw him frequently. In those early struggles for business he was one of the largest factors in the country. He controlled enormous outputs and the manner in which he managed the business was a revelation of the genius he had for success.

"He was a past master of the art of making a bargain. Of course a bargain at that time of fluctuations of rates and lax Government control meant opportunity for the largest and shrewdest shipper to win great success in his business over his competitors.

"Mr Carnegie as a business man was the most foresighted and adventurous of the great captains of industry who came to the front during those stern days of great opportunities and equally great perils. He was able to grasp the present and the future in deciding that the great factor in industrial development was iron.

"I remember that dramatic and eventful day when he sold out his great interests in steel and of his great assistance to the United States Steel Corporation, then being formed by Mr. Morgan. Whether this greatest of world's corporations, as regards capital, should be started depended entirely upon Mr. Carnegie. With him as an outsider the combination could not succeed.

Terms Astounded World.

"He fixed his own terms and secured them. He made no secret about it when the transaction was completed. He sent for a journalist and gave him the information of the sum he had received and the income it would yield. Both were phenomenal then, though common enough now, and it excited the comment not only of our own country, but of Europe.

"One of the best things Carnegie ever did was his endowment to take care of the teachers of this country.

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"His efforts for world peace were most interesting. He thoroughly believed that it was possible to bring about conditions which would make war impossible. He gave vast sums to this cause and created a tribunal as a centre from which should radiate influences to prevent war.

"This last war, so universal, so much more tragical than any other in history, following so soon upon his gigantic efforts and expenditure, broke his heart. I think he never recovered from the shock.

"I once asked him if he believed it to be a disgrace to die rich and he answered 'Yes.' I do not believe he succeeded, though he tried hard. I think he gave away at least $400,000,000. When he retired, his yearly income was from twenty-five to thirty millions yearly.

SCHWAB TELLS WHY CARNEGIE EXCELLED

Won Through Perfection of Organization Within.

"Mr. Carnegie was the most considerate of men. He reached the top of the steel industry because of his efficiency in organization within his own ranks. No man in business was ever more kindly. He won, not because he fought his rivals without, but because of the perfection of his own organization within."

Charles M. Schwab thus spoke to a reporter for THE SUN yesterday of the late ironmaster, whose employees, partner and devoted friend he had been for forty years. Mr. Schwab was sitting by an open window of his apartment in the St. Regis. He had just finished making some arrangements for Mr. Carnegie's burial, winding up ten hours in New York, during which, even to-day, the many interests dependent upon his decisions called for his attention in the offices of the Bethlehem Steel Corporation.

"You'll have to excuse me from talking about Mr. Carnegie now," he said, plainly affected. As he looked out over the roof tops to Central Park his keen eyes filled a little.

"I feel too deeply," he said. "I said some simple work yesterday at Loretto. I can't say any more now. Some time later I hope to put into written form what I knew Mr. Carnegie to be."

The reporter explained that THE SUN was anxious to give voice to the expression of the man who had fought so long beside Mr. Carnegie in the days when he was in the business battle.

"But he wasn't a fighter!" Mr. Schwab picked up the suggestion instantly. "No," he continued vigorously. "He won through his powers of conciliation and organization."

Then, quickly, he repeated the little tribute quoted above.

Mr. Schwab hurried to New York yesterday from his country place at Loretto, Pa. He will be one of the few persons aside from the family who will go to Lenox to-morrow, attend the services at Shadow Brook, and travel with Mr. Carnegie's body by special train to the Sleepy Hollow Cemetery, where the ironmaster some years ago chose the spot where he will be buried.

Persons familiar with the Carnegie affairs are of the opinion that his will leaves but a relatively modest bequest to his wife and daughter. Those who know best his affairs believe there will be little left to dispose of. Such large sums as he retained in his own control, it was said, already were committed to personal pensions to old friends, employees and others. These commitments, it is believed, will be transferred to the Carnegie Corporation, which was created in 1912 to handle all of his philanthropic trusts and disbursements.

CARNEGIE FUNERAL AT 10 A. M. TO-DAY

Presbyterian Form of Service Will Be Used, Says Dr. W. M. Merrill.

N. Y. CHOIR WILL SING

Heliotrope and White Blossoms Used to Decorate the Lenox Music Room.

Special Despatch to THE SUN.

LENOX, MASS., Aug. 13.—The Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church in New York, completed the arrangements for the funeral of Andrew Carnegie when he arrived here to-day. There is to be little change in the arrangements previously announced, in spite of the fact that the form of the service had not been determined upon because of doubt as to Mr. Carnegie's religious affiliations. Dr. Merrill said, however, that the services would be the regular form of the Presbyterian church, of which Mrs. Carnegie has been a member for many years.

"It is true that Mr. Carnegie belonged to no church," said Dr. Merrill, "but he was a man of deep religious belief, and believed firmly in a divine power."

The services will be held this morning at 10 o'clock in the great music room of Shadow Brook, the Carnegie home, and will consist of readings from the Scriptures, prayer and the singing of hymns. There will be no eulogy. Dr. Merrill will be assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, which Mr. Carnegie often attended. Hymns will be sung by the choir of the Brick Presbyterian Church, who will occupy the balcony of the music room. Clarence Dickinson, organist of the church and professor of music at the Union Theological Seminary, will be at the organ. To-morrow all the roads leading into Shadow Brook will be guarded and cards will be issued for admittance to the grounds.

Mr. Carnegie's body was placed in the casket this afternoon. The casket is of mahogany with plain gunmetal handles and trimmings and a name plate of solid silver. The inscription on the plate, in script, says :

ANDREW CARNEGIE,
Born in Dunfermline, Scotland,
November 25, 1835.
Died at Shadow Brook, Lenox, Mass.,
August 11, 1919.

Heliotrope, of which Mr. Carnegie was fond, is to be the principal flower used in decorating the music room, besides which there will be many white blooms. Many flowers have come from greenhouses in New York for the setting of the bier, and many beautiful floral tributes have arrived from friends and business associates of Mr. Carnegie. One of the first came from Mrs. W. D. Sloan, widow of W. D. Sloan of Lenox.

Many intimate and business friends of the ironmaster have arrived in Lenox to attend the funeral. Charles M. Schwab arrived late to-night, as did Elihu Root, Jr., and others. Among those already here are Mrs. Henry Phipps, wife of the former partner of Mr. Carnegie, and her son, Howard; R. A. Franks, treasurer of the Carnegie Foundation; Oliver Ricketson of Pittsburg, a relative of Mr. Carnegie by marriage; the Rev. Frederick Lynch, secretary of the Reconstruction Mission sent by the Carnegie Foundation to Europe, and Thomas Ware, Pittsburg.

JOHN WANAMAKER
Formerly A. T. Stewart & Co.
Broadway at Ninth, New York.
Store Hours, 9 to 5.

Good Morning!
This is August 14!
The weather today probably will be showery.

Andrew Carnegie
—an American with Vision

From his early boyhood, amid poverty, with no one to lift or lead him, he stood upon his own feet and stepped out into the path nearest to him, climbing upward year by year until he made his way.

Born in Scotland by his own words that he often said to people, "starting poor, with nobody to lean on, with a cheerful spirit he did the best he could as opportunity offered."

From the bleak days of a little village in Scotland, this ambitious boy whistled his way from an office boy to become a telegraphic expert, and with remarkable vision saw in the infant iron and steel industries his opportunity. His own City and State became known all over the world for the sagacity, foresight, public spirit and patriotism, of which the crowning example is the Hall of Peace at The Hague, which will ever stand as a testimonial of a great mind and a true heart.

Pennsylvania and its two great cities of Philadelphia and Pittsburgh make very little of their great men.

It is fair to say, and people will generally admit, that the Pennsylvania Railroad, its needs discovered by Thomas A. Scott, was wonderfully developed by the genius of Alexander J. Cassatt, whose capable sons are still making the name of Cassatt to be remembered.

It was Andrew Carnegie who believed that the railroad bridges should be built of steel instead of wood, and that the arches of the bridges could be safely made of concrete.

Mr. Carnegie's life was a march of progress and his generosity was only a measure of his great heart of sympathy for education and whatever benefited the welfare of human beings. He continually leaped forward and ahead of great improvements.

[*Signed*]

John Wanamaker

August 14, 1919.

AUG 15 '19

CARNEGIE IS BURIED IN SLEEPY HOLLOW

Interment Follows Brief and Simple Services in Lenox Home.

FEW MOURNERS PRESENT

Of Sixty Grouped About Coffin, Half Belonged to His Household.

Special Despatch to THE SUN.

LENOX, Mass., Aug. 14.—The funeral of Andrew Carnegie was held this morning in the great reception room of Shadow Brook, his summer home in the Berkshires. The services were simple, in accordance with the wishes of the ironmaster, and were attended only by members of the Carnegie family and intimate friends. Fully one-half of the sixty persons who were grouped about the coffin were members of the Carnegie household.

The officiating clergymen, Dr. William Pierson Merrill of the Brick Presbyterian Church, New York, and Dr. Benson N. Wyman of the Lenox Congregational Church, used the Presbyterian ritual, comprising prayer and readings from the Bible, but no eulogy. A mixed quartet from the choir of the Brick Church was composed of Miss Rose Bryant, Miss Maris Stoddard, Frank Croxton and Grant Kimball. Clarence Dickinson, organist at the Brick Church, was at the organ.

Mr. Carnegie's body reposed in a severely plain coffin placed in the centre of the room and all but hidden under the wealth of flowers. Those who were to hear the last rites over the body of the philanthropist entered the room shortly before 10 o'clock and grouped themselves about the coffin. With Mrs. Carnegie were her daughter, Mrs. Roswell Miller; the daughter's husband, Ensign Miller; Mrs. Morris Johnson, a niece of Mr. Carnegie; and Andrew and Morris Carnegie, the ironmaster's nephews. Others who attended the services included Charles M. Schwab, Robert A. Franks, the Rev. Frederick H. Lynch, Elihu Root, Jr., and Mrs. Henry Phipps and her son, Howard.

After the services, which occupied not more than twenty minutes, the body was taken to Hillsdale in a motor hearse, the members of the family and friends following in automobiles. There, at 1:11 P. M., the coffin was placed aboard a Harlem train for White Plains. Mrs. Carnegie and other members of the family made the journey in the private car of Charles M. Schwab. The train reached White Plains at 4:30 o'clock and the funeral cortege completed the eight mile drive to Tarrytown, where Mr. Carnegie was buried in Sleepy Hollow Cemetery.

In Tarrytown it had been announced that the burial would not take place until to-morrow and for that reason few of the townspeople were at the cemetery. The cemetery gates were closed at 5 o'clock and guards placed to see that no one entered except those who had been invited by the Carnegie family. Brief services at the vault were conducted by Dr. Merrill.

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CARNEGIE AS A GOLFER
PHOTO © BY UNDERWOOD & UNDERWOOD

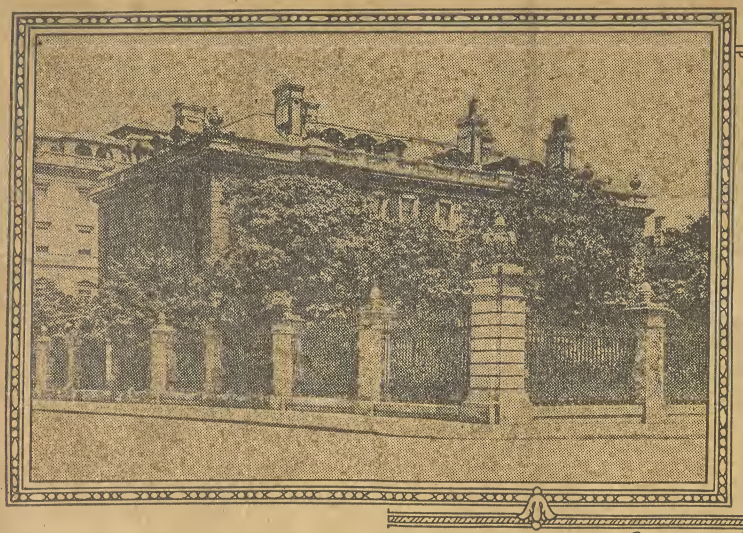
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MR. and MRS. CARNEGIE

AUG 17 '19

THE CARNEGIE WHO



The CARNEGIE HOME on FIFTH AVENUE

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ANDRE CARNE

Brusque at Times, He Often Was the Soul of Urbanity, a Man of Strong and Keen Intelligence, Buoyancy of Spirits, With a Fair Share of Vanity Offset by Generosity

By JOSEPH B. GILDER.

MR. CARNEGIE has been quoted a thousand times as saying "The man that dies rich, dies disgraced," yet so far as I have been able to discover he never made such a statement. On page 19 of "The Gospel of Wealth," one reads:

"Men may die without incurring the pity of their fellows, still sharers in great business enterprises from which their capital cannot be, and has not been, withdrawn, and which is left chiefly at death for public uses. Yet the day is not far distant when the man who dies leaving behind him millions of available wealth which was free for him to administer during life will pass away 'unwept, unhonored and unsung,' no matter to what uses he leaves the dross he cannot take with him. Of such as these the verdict will then be: 'The man who dies thus rich dies disgraced.'"

There is a world of difference between the apothegm as it is usually attributed to Mr. Carnegie and as he actually phrased it in his essay.

In the briefer form, without the qualifying "thus," it is, of course, far more striking and memorable. But in this form it lacks the vital merit of being either true or correctly quoted. Without going into the question of what remained in Mr. Carnegie's possession at the time of his death of the many millions that were his when he began to dispose of his fortune for the general good, the statement as he is universally credited with having made it could be turned not only against himself but against others like minded with himself whom he could have had no thought of disparaging.

To clear the matter up I wrote to Mr. Carnegie shortly after his eightieth birthday (November 25, 1915) and asked him whether in fact he had ever uttered this dictum in the bald, unqualified form in which it was always quoted. His secretary, Mr. Poynton, wrote promptly in reply that, by the advice of his doctors, Mr. Carnegie was refraining for the time being from all correspondence to the manifest advantage of his health. "I can say for Mr. Carnegie, however," he added, "that his words qualifying the paragraph in 'The Gospel of Wealth' were, 'The man who dies thus rich, dies disgraced,' not 'The man who dies rich, dies disgraced.' There is, as you aptly remark, a world of difference between these two phrases."

Help for "The Critic."

Not long after the appearance of the first number of that journal of enlightenment, the *Critic* (owned and edited by my sister, the late Jeannette L. Gilder, and myself), its treasury became an aching void—and the barren summer months lay just ahead. At this juncture my partner happened to hear that a man of great and newly acquired wealth was living at the Windsor Hotel. Naming the proprietor of this ill fated hostelry, which ere long furnished the fuel for one of New York's many spectacular fires, she quoted his statement that his guest was "richer than the Vanderbilts." Outside of the steel industry the name of Andrew Carnegie was in 1881 virtually unknown. I myself had never chanced to hear it, so in my ignorance I scoffed. But one did not need to be richer than the Vanderbilts to meet the immediate needs of our modest enterprise; so my sister "put her hat on" (her favorite phrase when prompt and vigorous action was demanded) and made a beeline for the Windsor.

She found the steel king easily accessible and not only open to conviction but actually sympathetic. "How much do you need?" he asked. "I think $800 would keep the paper going till business picks up in the fall," was the reply. A check for that amount was soon forthcoming. "You may pay it back if you make anything," said a brief note enclosing it. (Nothing was ever made; but that is another story.)

Impressed with Mr. Carnegie's skill in controversy and his love of books I once ventured to remark that if fate had not made him an ironmaster he would have made himself an author and orator. He "rose" to the suggestion. As a boy in a telegraph office, he said, he had furnished news items to a Pittsburg newspaper and keenly enjoyed writing them.

There could be no doubt of his love of literature, which showed itself no more clearly in his vast appropriations for library buildings than in his habit of reading, and his aptness in quoting passages that appealed to him in the writings of his favorite authors, among whom Shakespeare held first place, before even his brother Scots, or at least shared it with Burns.

Knowing his distaste for the business of stock broking, I anticipated a wigging when he should learn that comparatively late in life I had become associated with a firm of bankers and brokers. But he was evidently in a most amiable mood when my confession reached him, for he immediately sat down and dashed off the following acknowledgment in his own handwriting:

"You can resist temptation, I'm sure; but it's a great change from Literature to Money. Still, a competence it is one's duty to acquire—

"Not to hide it in a hedge,
Or for a train attendant,
But for the glorious privilege
Of being independent.

"May you become so. I'm sure it will be with honor."

His note is dated November 3, 1911, at which time he had not yet become, as the reader will observe, an ardent "reformed" spelling propagandist.

About the year 1900, with Mr. Carnegie's consent I compiled a volume containing his notable paper, "The Gospel of Wealth," with other essays and addresses. The sale of the book was such as to gratify the publisher, without, however, enriching him. Nor was the compiler enriched, though the author kindly assigned to him his own interest in the royalties accruing. Some two years later I happened to be calling on the essayist at his hotel in London at a moment when he was submitting to the not wholly unpleasant ordeal of being interviewed by a distinguished journalist. In the course of the conversation, which was cast more or less rigidly in the form of a monologue, Mr. Carnegie remarked, "Some years ago Mr. Gilder's brother asked permission to make a volume of my 'Gospel of Wealth' and other essays."

When He Got the Brothers Mixed.

"I beg your pardon, Mr. Carnegie; it was I who did that little job. I have very good reason to remember it, for you gave me the copyright, and I get a semi-annual check in payment of royalties."

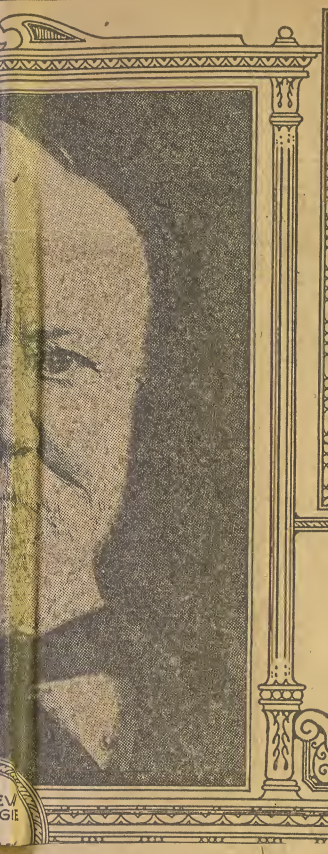
"*Was* it you?" said my host, rather unconvincedly, "I thought it was your brother Richard."

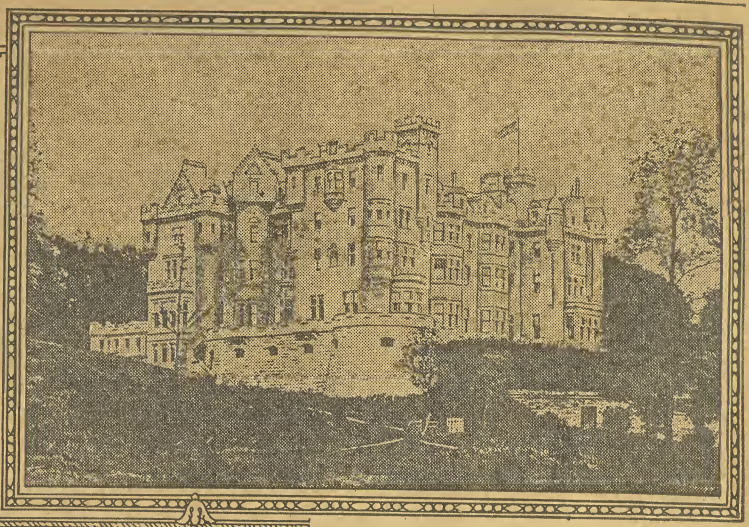
The interview was resumed, and that the interruption was not only forgiven but forgotten appeared on Mr. Carnegie's casually remarking, a few minutes later, "When Mr. Gilder's brother made a book of my 'Gospel of Wealth,'" &c.

This time I held my peace. If the author derived any satisfaction from ascribing the compilation to another than the actual compiler, it would have been cruel to rob him of it!

Years ago I succeeded in interesting Mr. Carnegie in the remarkable medico-missionary work of Dr. Wilfred Grenfell among the fisher folk of Labrador. One of the manifold branches of that work was the distribution of boxes of books at points

I HIS FRIENDS KNEW





SKIBO CASTLE— CARNEGIE'S ESTATE in SCOTLAND

long the coast, somewhat on the principle of a progressive dinner party—each box being picked up periodically and moved on to the next station. I called Mr. Carnegie's attention particularly to this detail of Dr. Grenfell's activities, as I knew it would especially interest him. He insisted on knowing who furnished the funds for the work in general, and the exact amount subscribed by each of the larger contributors. The information must have been satisfactory, for he put himself down for $1,000, and intimated that the gift might be made an annual one.

Sure enough, a check for the same amount was forthcoming the next year, and Dr. Grenfell happening to be in New York not long afterward I took him to 2 East Ninety-first street, and introduced him to the donor. Mr. Carnegie seemed to be much taken with his visitor, whom I pronounced (much to the doctor's embarrassment) "the finest fellow on God's footstool." We were admitted to our host's sanctum and entertained for a full hour, many questions being put to the doctor about conditions in Labrador, and all of them being answered to the questioner's apparent satisfaction. When we left, Mr. Carnegie walked down stairs with us and through the long hall to the front door, and on parting he urged the missionary to come and see him again when next he was in town. Within less than a year, however, he cut down his contribution to the work in Labrador from $1,000 to $250—and my cry of anguish left him unmoved!

Later on when Dr. Grenfell was making superhuman efforts to reorganize the Seamen's Union at St. John's, Newfoundland, and build a new home for it adequate to the needs of the tens of thousands of fishermen who put into that far northern port every summer, I sought to interest Mr. Carnegie in the proposal that there should be a huge tank in the basement, heated sufficiently to permit the men to use it in learning to swim—an accomplishment seldom acquired in that part of the world, owing to the coldness of the water; the result being that when a Labrador sailor or fisherman goes overboard he usually goes straight to the bottom.

Mr. Carnegie was unresponsive. His chief objection seemed to be that it would cost too much to heat the water. It was explained that waste steam from the heating plant would be utilized. Still, "nothing doing." Some time later a friend of Grenfell's sailed for a visit to Skibo Castle. His kindly offices with the Laird had been sought by many friends with axes to grind; but he assured the missionary that he meant to ignore all such appeals and to confine his efforts to securing an appropriation for the swimming-pool. But Mr. Carnegie still remained obdurate. A year or so after this, in saying good-by after an hour's chat with him in his Nineteenth street garden, I casually mentioned my regret that he hadn't seen his way to aiding Grenfell in the matter of the tank. He asked an explanation—and got it. "I never understood the situation before," he said. Meanwhile, however, as I learned the next day, Dr. Grenfell had succeeded after herculean labors in raising the needed funds.

Whimsical in His Giving.

In his giving Mr. Carnegie was more or less whimsical. One could never tell beforehand whether an appeal would be effectual or not. This does not apply to his great gifts for the building of libraries, &c., which came in time to be made very systematically, not to say automatically, but to the more personal benefactions in which it was more natural that the element of whim should be a factor. Though many of his gifts were princely, not to say imperial, in amount, in certain cases they appeared small in proportion, not only to his means, but to the needs of the beneficiary. Yet some who expected little were surprised by getting much.

Mr. Carnegie once consulted my brother as to the advisability of pensioning a certain man of letters and as to the amount necessary to relieve him of anxiety. After considering the case in all its aspects, the adviser—who was the soul of generosity—named an income that seemed to him fully adequate. "Oh, Gilder!" exclaimed Mr. Carnegie, "why not make him happy?" And he fixed the pension at twice the rate suggested.

From many a friend's widow Mr. Carnegie took in trust the small funds of which she found herself possessed on the death of her husband and guaranteed her an income considerably in excess of what the principal would have yielded if invested in the securities in which trust funds are usually put.

I recall one case in which, on the death of a dear friend, Mr. Carnegie made inquiry as to the exact amount of the widow's income. Her family prepared a rigidly correct statement and submitted it to him. Before he had taken action a copy of the statement was shown to the family lawyer. Clever man that he was he pointed out two or three items which, he thought, might have been conscientiously omitted, but unfortunately, as it seemed, it was too late to revise the list. The actual figuring, however, proved to have been most fortunate, for instead of adding enough to bring the income up to a given amount Mr. Carnegie simply doubled it.

Early in the summer of 1902 my wife and I were invited to the Guildhall in London to assist (in the French sense) at Mr. Carnegie's admittance to the Worshipful Order of Plumbers. The invitation was so worded as to give the impression, at a superficial reading, that guests were to assemble at the Cannon Street Station Hotel, but when we arrived there we found that we should have gone to the Guildhall in the morning and to the hotel at lunch time.

While my wife was pointing out to me the abysmal unintelligence and lack of practicality that had led to my making such a mistake a very smart carriage drove up and that very intelligent, practical and successful young American business man, Frank N. Doubleday, the publisher, alighted with his wife. They were more unfortunate than we, for the trap they had come in, and had discharged before I explained their error to them, was one that a friend had lent them for the occasion, and they were obliged to complete their journey in as plebeian a public hansom as my own.

At the exercises in the Guildhall, attended by all of Mr. Carnegie's American friends who happened to be in London, the newly created plumber made a speech consisting largely of reminiscences—with particular reference to his first visit to the ancient hall in his early boyhood, when his liveliest hopes and imaginings failed to include so flattering an experience as that of being some day the guest of honor at a function in that historic edifice, with its nursery dear memories of Dick Whittington and his cat.

Dr. Andrew D. White had occasion to pass through London in 1902 on his way to St. Andrew's, where he was to receive one more doctorate in addition to the many with which he had already been honored. He was at the time our Ambassador to Germany; and our Ambassador to England, Joseph H. Choate, made a more or less official call upon him at his hotel. I happened to be doing the same thing at the same time—a very easy thing to do, as Brown's, where Dr. White was stopping, adjoined my office in Trafalgar Square.

Mr. Choate had just returned from Skibo and reported the Laird in fine form. King Edward had been staying in the neighborhood and arrangements had been made for him to call. He had done so, and Mr. Carnegie had shown him over the castle. On the way upstairs they were met by the housekeeper, who would fain have slipped by unnoticed. She reckoned without his Majesty's amiable host, however, for her employer, heading her off, formally presented her to the King, who took the incident in good part. "His Majesty seems drawn toward men of great wealth," Mr. Choate remarked.

Mr. Carnegie once showed me some verses by that erratic California bard, Joaquin Miller, in which he himself (A. C.) was extravagantly eulogized at the expense of the crowned heads of Europe. He had shown the manuscript to King Edward, he told me, and had called his special attention to the lines referring disparagingly to that sovereign's sacred person and to his anointed nephew, the Kaiser. A believer in the divine right of kings might have expected such an act of temerity to be punished by a thunderbolt; but Jove did not see fit to intervene.

Many years ago the wife of the late John Bigelow—Minister to France in the days of Napoleon III.—asked me to share her box at the Madison Square Theatre, one evening, the other guests being Mr. Carnegie, the late Duke of

Sutherland and the Mrs. Blair who was his travelling companion at the time and became his wife when he was free to marry again. During the performance Mr. Carnegie plucked my sleeve and whispered, "The newspaper boys would make much of this—the author of 'Triumphant Democracy' hobnobbing with a Tory duke!" At supper, at Delmonico's later in the evening, Mrs. Blair addressed Mr. Carnegie and referred to him, only as the "Earl of Pittsburg."

Energetic and Fearless.

Save for the holders of exalted public office, Mr. Carnegie was one of the best known men in the English speaking world. Obviously no one could build up the colossal fortune he amassed—even with the assistance of a protective tariff—and achieve so conspicuous a position in the new world and the old, unless dowered with a vast store of physical and mental and spiritual energy. No wonder that this should be accompanied by a considerable store of self-assertiveness. It would have been very remarkable if he had lacked this attribute. Mr. Rockefeller, for instance, must have no small share of it, and doubtless showed it to the full in building up his great business, though to the man in the street he appears to-day as a rather shy, smooth-speaking old gentleman, disposed to be very deprecatory of the attention lavished upon him by press and public. Mr. Carnegie, on the other hand, made no concealment of his cocksure mental attitude, and was in the habit of laying down the law, whether in public or private. He was full of bounce—or, in still more modern slang, pep; and he stood in awe of nothing on earth, or in the sea, or in the illimitable interstellar spaces.

I mentioned once to a business associate of his that I heard he had been deterred from building a week end cottage near the St. Andrew's golf links, in the outskirts of New York, from apprehension that he might be kidnapped some fine night. "Don't you believe it," he exclaimed. "Mr. Carnegie doesn't know what fear means."

His tenaciousness, as I have heard the quality called when applied to others, was amusingly shown at an afternoon reception where a girl in her teens was presented (not simultaneously) to him and his former chief partner. "You are taller than I am," exclaimed Mr. Phipps, quite truly. "Why," said Mr. Carnegie, who was a little shorter than Mr. Phipps, "you are almost as tall as I am!"

Mr. Carnegie was, as I have said, a man of strong and keen intelligence, great buoyancy of spirits and a fair share of vanity, more than offset by an impulsive generosity of nature. Brusque at times, he was often the soul of urbanity. In small matters, if not in great ones, he was apt to act in harmony with the moment's mood. One of his shining virtues was his devotion to his mother. Unwillingness to divide with any other woman the allegiance he owed her is said to have been the cause of his remaining a bachelor till he had turned fifty.

Mrs. Carnegie the elder was a simple, clear headed woman, of distinctively Scottish strength of mind and character. I recollect very well her outspokenness in criticising Matthew Arnold's first lecture in New York—the one oddly entitled "Numbers"—which drew a "large and select" audience to Chickering Hall, now long since demolished. The subject matter was perhaps a bit beyond her ken; but in her drastic comments on the speaker's delivery she was on firm ground. Mr. Arnold's first oratorical effort in this city was indeed, judged by American standards, a fiasco. He was wise enough, however, to take some instruction in public speaking, and his elocution improved amazingly.

Mr. Carnegie was a friend of the lecturer's, and when he came to this country gave a reception in his honor. Lord Morley was another of his famous friends, and he delighted in doing nice things to and for him. One of these delicate attentions took the form of making him the owner of the late Lord Acton's great library. Later he founded a chemical library at Manchester University, to bear the statesman-scholar's name. No more flattering yet no fairer estimate of Mr. Carnegie has been made than that which appears in Morley's absorbingly interesting "Recollections," from which I produce this high tribute:

> "Feel for great objects has not been all. Millions of money have not been all. He is an idealist who lives and works with his ideals, and drudges over them every day of his life. . . . It was in fact his key to life, when he said that, having retired from business, his business had become to do as much good as he could in the world. . . . His enthusiasm for Burns and love of Shakespeare are good testimony to his fine gayety of heart. A strenuous disputant, yet he knows how to keep himself in order by quick, racy and superabundant sense of humor. A man of high and wide and well earned mark in his generation."

If a man is to be judged by the friends he makes, certainly Mr. Carnegie is entitled to high rank.

He was a keen debater—"a strenuous disputant," as Lord Morley puts it—and fond of exercising his talent for controversy. For his controversial and other articles in the magazines and reviews, American and English, it was not his custom to accept payment, though tactful editors sometimes found a way of acknowledging their obligations to a star contributor. That his love of books was great, his enormous gifts for public libraries and reading rooms sufficiently attested. He fostered education by his pension fund for teachers, and otherwise. His appreciation of human courage led to the creation of huge "hero" funds. But peace on earth was the cause that lay nearest his heart. In its service he made deep drafts upon his time, his purse and his sympathies and the cloud of the great war hung heavy over his declining years.

Now if such a policy leads to such success in the case of an individual, why should it not in the case of a nation achieve like results? It is exactly in line with the spirit of Senator Lodge's argument. Let us keep out of entanglements with our competitors and devote our great energies to perfecting our own organization from within. Then we need fear nothing and we shall go far indeed, for our house will be founded on a rock and the tides and the winds may come, nevertheless it will stand forever. AMADIO.

NEW YORK, August 16.

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MRS. CARNEGIE GOING HOME.

Daughter and Son-in-Law to Accompany Her to Shadow Brook.

Special Despatch to THE SUN.

LENOX, Mass., Aug. 17.—Mrs. Andrew Carnegie, who has been at Carodoc, the country place of Mr. and Mrs. Roswell Miller, at Millbrook, N. Y., since Thursday, will return to Shadow Brook tomorrow. Mr. and Mrs. Miller will accompany her.

Mr. and Mrs. John P. Tilden of New York are at Patton Hall. Dr. and Mrs. Edgar S. Thompson, the Misses Margaret and Sarah Thompson, Mr. and Mrs. George Emlen Roosevelt of New York registered at Red Lion Inn.

Mrs. J. Howard Wainwright of New York has arrived at Curtis Hotel. Livingston Keane of New York is visiting Mr. and Mrs. J. Woodward Haven in Stockbridge.

Mrs. John E. Parsons entertained at dinner at Interlaken last night. Mr. and Mrs. George Higginson, Jr., entertained at Hotel Aspinwall last night. Mr. and Mrs. Schuyler Schieffelin of New York, Mr. and Mrs. Frederick A. Stevenson and Harvey Stevenson of Creton-on-Hudson have arrived at Hotel Aspinwall.

James R. McKee joined Mrs. McKee and their daughter, Mrs. Carth Reisinger, at Hotel Aspinwall to-day.

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Mr. Schwab on Mr. Carnegie's Career.

TO THE EDITOR OF THE SUN—SIR: On the same day that you published Senator Lodge's great speech on the League of Nations there appeared in another column of your paper the report of a brief interview with Charles M. Schwab in which he was asked to make some statement in connection with the death of Andrew Carnegie.

Your reporter apparently had some difficulty at first in getting a reply until he said to Mr. Schwab that he should be better able than almost any one else to say something of interest to the public about Mr. Carnegie because he had fought so many years at his side. This remark apparently brought a quick reply from Mr. Schwab, who told his interviewer that he had an entirely wrong idea, that Mr. Carnegie never fought, nor did those associated with him; that he was the kindest and gentlest of men with his employees and all others with whom he came in contact, that he never tried to gain advantage by fighting his competitors, but that the secret of his great success was his tireless and unceasing efforts to perfect his own organization from within.

AUG 18 '19

CARNEGIE WILL TO BE PROBATED SOON

Elihu Root Hopes to Have the Document Ready Next Week.

FAMILY PROVIDED FOR

Not Believed Testament Will Contain Many Personal Benefactions.

Though no authoritative estimate can yet be made of the size of Andrew Carnegie's estate, Elihu Root, the attorney preparing the will for probate, said yesterday he hoped to file it early next week. It is said that even Mr. Root does not yet know the amount disposed of by the will.

AUG 29 '19

Its execution will be in the hands of the Home Trust Company of Hoboken, an institution which has all of the general and many special powers of a bank and trust company, but which never has accepted a dollar of business save that of Mr. Carnegie personally. In its rooms in the building of the Hudson Trust Company in Hoboken Mr. Carnegie wrote and rewrote his will many times.

R. A. Franks, president of the Home Trust Company and treasurer of the $125,000,000 Carnegie Corporation, which has handled all of Mr. Carnegie's large benefactions since it was created by special act of the Legislature in 1912, said yesterday he believed Mr. Carnegie's will would not contain many special provisions for the members of his family or for personal friends and retainers.

Mrs. Roswell Miller, Mr. Carnegie's daughter Margaret, is not provided for in the will, her share of her father's personal estate having been turned over to her as a dot when she was married last spring. The same sort of provision also has been made for the hundreds of pensioners, old friends, employees and fellow Scotsmen and women who were the ironmaster's beneficiaries for years and whose accounts hitherto have been handled by the Home Trust Company.

Mr. Carnegie personally allotted the capital out of which those pensions have been paid as they were created. Nearly all of them lapse with the life of the present beneficiaries and release the funds for other purposes. All of this, however, is provided for in the trust deeds and probably will not be mentioned in the will.

The Home Trust Company was organized in 1901. Mr. Carnegie directed that no publicity be given to the affairs of the institution, and it has never filed its statements officially in this State. Publication of its condition in the Hoboken paper, as required by law, reveals that it has a capital and surplus of $208,000. Mr. Franks was the first and is still the president. Alexander King is the treasurer and George W. King is secretary. The directors are James C. Greenway, T. Morris Carnegie, Andrew Carnegie 2d and Harry Whitfield.

Special legislation passed by both New York and New Jersey enable the company to act as executor of Mr. Carnegie's will. These laws provide that foreign trust companies may act as executors without bond deposits provided reciprocal privileges are accorded in the company's home State.

Mr. Carnegie for many years used the rooms of the Home Trust Company as his offices. They look out over Pier 1, Hoboken, whence the Leviathan sailed, and command a fine sweep of the bay. There he made the arrangements for many of his great and small benefactions after his retirement from business. The office still contains the personal safe which Mr. Carnegie took with him when he left the offices of the steel company upon its absorption by the United States Steel Corporation.

CARNEGIE GAVE $350,000,000; HE LEFT $30,000,000

Widow Gets Realty and Foundation $20,000,000 Residuary Estate.

ANNUITIES TO NOTABLES

$10,000 Yearly to Taft and Lloyd George—Mrs. Roosevelt Remembered.

The will of Andrew Carnegie, probated yesterday in the Surrogate's Court, justifies this comment from Elihu Root, Jr., counsel: "He really did divest himself of his great fortune for the benefit of mankind, as he long ago said he would." In addition the will is perhaps the quaintest instrument ever drawn to dispose of a great estate. Two clauses are in the ironmaster's handwriting, simplified spelling, odd punctuation and all.

The most striking facts are, first, that he had succeeded in his ambition to die poor to the extent of having given away $350,000,000; second, that nearly all he had left at the time of his death, between $25,000,000 and $30,000,000, follows the rest into the channels of philanthropy. Not a cent is entailed; there is not a line about reversion.

Mother to Provide for Daughter.

Mrs. Carnegie, having been amply provided for years ago, receives all the real estate, including homes in Fifth avenue, Lenox, Bar Harbor, Pittsburg and Skibo Castle in Scotland. Provision for the daughter, Margaret, wife of Ensign Roswell Miller, U. S. N., is left to the judgment of Mrs. Carnegie with the remark "a mother's love will be the best guide."

Specific bequests amount to about $1,000,000, it being impossible to compute the exact total because the number of servants here and at Skibo Castle, each of whom, including the piper, is remembered with a legacy of from $600 to $2,000, is unknown.

Annuities ranging from $3,000 to $10,000 are provided for forty-seven individuals, including each relative outside Mr. Carnegie's immediate family, former employees, men and women of prominence and a few designated as "life long friend." Among these are $5,000 for Mrs. Thomas J. Preston, widow of President Cleveland; $5,000 for Mrs. Theodore Roosevelt and $10,000 for ex-President William H. Taft.

After the will was signed and witnessed this notation was made on the margin: "This annuity to President Taft has been transferred to the Presidential annuity of the Carnegie New York Corporation. A. C."

Seven years ago Mr. Carnegie announced his intention of pensioning former Presidents of the United States or their widows if the nation, through Congress, failed to do so. In the same year he authorized the Carnegie Corporation to pay each future ex-President a pension of $25,000 a year. This arrangement is obviously what he had in mind when he made on the will the notation regarding Mr. Taft. Whether Mr. Taft accepted the offer of a $25,000 pension has not been revealed.

Damrosch Gets $5,000 Annuity.

Among the other annuitants under the will are Walter Damrosch, the musician, $5,000; George W. Cable, novelist, $5,000; Dr. Henry S. Pritchett, president of the Carnegie Foundation for the Advancement of Teaching, described by the author of the will as "Professors Pension Fund," $10,000; David Homer Bates, a pal of Mr. Carnegie when both were telegraph operators and decipherer of Confederate code messages in Washington during the civil war, $5,000; David Lloyd George, British Prime Minister, $10,000; John Morley, British man of letters, $10,000; John Burns, English labor leader, $5,000; Thomas Burt, M. P., $5,000, and John Wilson, M. P., $5,000. After the names of Viscount Morley and Messrs. Burt and Wilson are written the words "Lifelong friend."

Of the outright bequests the largest is to Hampton Institute, Virginia, $300,000. Cooper Union gets $60,000, making Mr. Carnegie's total gift to it $750,000. The relief fund of the Authors Club of New York receives $200,000; Stevens Institute, Hoboken, $100,000; Pittsburg University, $200,000, and the St. Andrew's Society of New York, $100,000.

All of the residuary estate, the bulk of the $25,000,000 or $30,000,000 which Mr. Carnegie was unable to get rid of before his death no matter how hard he tried, is bequeathed to the Carnegie Corporation of New York, which he formed in 1911 and which uses the income of its funds, under its articles of incorporation, "to promote the advancement and diffusion of knowledge and understanding among the people of the United States by aiding technical schools, institutions of higher learning, libraries, scientific research, hero funds, useful publications and by such other means as shall be found appropriate therefor. The founder turned over $125,000,000 to the corporation in 1911 and 1912, and said at that time it would be his residuary legatee.

The executor is the Home Trust Company of Hoboken, organized for that function by Mr. Carnegie. The will was signed February 13, 1912, and witnessed by three lawyers—Elihu Root, Jr., 31 Nassau street; Grenville Clark, 31 Nassau street, and Francis W. Bird, 641 Washington street. The two clauses detailing the specific bequests and annuities are in Mr. Carnegie's handwriting, with corrections and interlineations. The rest of the will was drawn by Elihu Root, Jr., and is typewritten. There is a codicil, dated March 31 last, giving the real estate and household possessions to the daughter, Mrs. Miller, if Mr. Carnegie survived his wife, and correcting a discrepancy as to three annuities between two duplicate originals of the will.

Gifts Totalled $350,000,000.

Mr. Root made this statement:

"Mr. Carnegie's gifts to charity during his lifetime totalled somewhat in excess of $350,000,000. The value of his estate is estimated at between $25,000,000 and $30,000,000. He really did divest himself of his great fortune for the benefit of mankind, as he long ago said that he would.

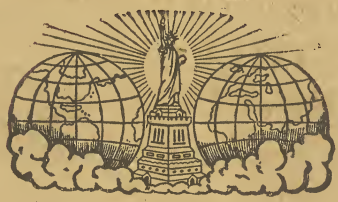
"The will leaves the real estate and all the works of art and household goods to Mrs. Carnegie. Financial provision for Mrs. Carnegie and for Mrs. Carnegie's daughter, Mrs. Miller, was made during Mr. Carnegie's lifetime rather than by the will. In the words of the will itself: 'Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter Margaret, and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide.'

"The fourth article of the will contains a series of legacies, the most substantial of which are to charitable institutions. The fifth article of the will contains a series of annuities to relatives and friends. The Carnegie Corporation of New York is the residuary legatee, and the Home Trust Company of New Jersey is executor and trustee under the will."

The document was offered for probate just before noon yesterday by Mr. Root, who was accompanied by the witnesses of the will and the codicil, those who attested the codicil being, in addition to Mr. Root, Silas W. Howland, lawyer, of Rye, N. Y., and Clinton Combes, lawyer, of Garden City.

As waivers of the customary citations were presented from Mrs. Carnegie and Mrs. Miller, the heirs at law, the will was not only offered for probate, but was probated on the spot by Surrogate Fowler. This will simplify the task of the executor. The formalities occupied less than half an hour. The usual period between filing and proving is at least two weeks.

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CARNEGIE'S DEATH,
1919
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The  World

AUG 12 '19

ANDREW CARNEGIE DIES OF PNEUMONIA AT SUMMER HOME

Maker and Giver of Millions Suddenly Stricken Down by Illness Which His 84 Years Could Not Withstand.

UNCONSCIOUS AT END; WIFE AT HIS BEDSIDE.

Ironmaster, From Poverty in Boyhood, Won One of World's Greatest Fortunes and Gave Away Over $350,000,000.

(Special to The World.)

LENOX, Mass., Aug. 11.—Andrew Carnegie died at his summer estate, Shadow Brook, at 7.10 this morning, after a sudden attack of bronchial pneumonia. The illness came on Sunday. He was in his eighty-fourth year.

Early Saturday night, after having been about the grounds of his great country place in the afternoon, he complained of difficulty in breathing. He had been passing most of the day with Mrs. Carnegie and his daugter, Mrs. Roswell Miller, who had arrived Thursday from a long motor tour and who was en route to the Miller country place at Millbrook, N. Y. Mr. Carnegie then seemed in his usual spirits and did not complain of feeling unwell until after Mrs. Miller had gone.

Pneumonia Comes Suddenly.

His personal attendant was with him most of Saturday night. He arose as usual Sunday morning and after breakfast in his apartments walked about the rooms. During the day he seemed weaker and Dr. Bruce Paddock of Pittsfield was called to Shadow Brook. He found Mr. Carnegie's temperature above normal, and there were pneumonia symptoms.

Mr. Carnegie's strength had been taxed by two former attacks of pneumonia, one about two years ago having been a case of double pneumonia, which only his great physical strength thwarted. This had left him greatly weakened. Since these illnesses two nurses had attended him constantly.

Dr. Paddock remained at Shadow Brook all night. Not until the beginning of the day was the end of Mr. Carnegie's life seen to be approaching. He was conscious nearly to the moment of his death and spoke often to Mrs. Carnegie, who remained in the sick room all night. Mrs. Carnegie, Dr. Paddock and a nurse were at the bedside when Mr. Carnegie passed away.

Mrs. Miller was notified of the death of her father immediately. She and her husband, a former ensign in the navy, to whom she was married last winter in New York, started at once for Shadow Brook.

Widow Is Prostrated.

Mrs. Carnegie was prostrated today from the death vigil and her loss and has seen no one but her daughter and son-in-law. All the representative Lenox cottagers called at Shadow Brook this afternoon to leave cards of condolence. Immediately the news of Mr. Carnegie's death was flashed to the world, messages of condolence from all over the country began to arrive. All of Mr. Carnegie's former lieutenants in his steel enterprises and hundreds of others wired their sorrow.

The last days of Mr. Carnegie were passed in the same simple manner of living which had characterized his later life. He was fond of being wheeled in a chair into his flower garden at the east of the house, and there he passed many hours. He wore nearly every day a spray of verbena in the buttonhole of his homespun sack coat.

He often went out on Lake Mahkeenac in his electric launch. The last trip was made Thursday, when he remained for some time aboard this handsome craft. His love for the water grew with his years. Early in the season he had done some fishing and had taken several good catches from the waters which he had assisted in stocking.

The only philanthropic interest he had shown during his residence here was indicated toward the Lenox Library. He gave a fund for the reading room of the building and for handsome electric fixtures for it.

Funeral to Be Private.

There will be a private funeral service at Shadow Brook Thursday morning. There may be another service in New York, where the body will be taken. Complete plans for the funeral and burial have not yet been made.

"Mr. Carnegie was exceedingly feeble when he arrived at his summer home in the spring," said Dr. Paddock. "I kept in constant touch with him and, although he appeared cheerful at all times, he did not gain in strength. His condition was such that when he was stricken with bronchial pneumonia he did not have the strength to resist.

"The illness developed in such a way that there was no opportunity for Mr. Carnegie to have any farewell words with members of the household."

To Be Buried in Sleepy Hollow.

Mr. Carnegie's funeral will be held at 11 A. M. Thursday at Shadow Brook. Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mr. and Mrs. Carnegie had a pew, and Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, will officiate. The body will be taken on a special train to Sleepy Hollow, N. Y., for burial in a plot that Mr. Carnegie selected some years ago. No services will be held in New York.

BUSINESS ROMANCE IN CARNEGIE'S RISE

From Poor Loom Boy He Became Steel King and Maker and Giver of Millions.

Andrew Carnegie was born at Dunfermline, Scotland, Nov. 25, 1835.

His father, William Carnegie, was a master weaver in the little Scotch village, but the introduction of steam factories threw him out of employment. William Carnegie was a Chartist and fond of political discussion, and his son in later life showed similar tendencies and abilities.

When "Andy" was only eleven years old his father determined to emigrate to America, where some relatives had preceded them. Father and mother and two sons formed the family circle, and in 1848 they settled at Allegheny City, opposite Pittsburgh. Andrew Carnegie was put to work as a bobbin boy, and his first earnings were $1.20 a week. Some fifty years later he valued his interests at nearly half a billion dollars.

The lad was always studious, and at Dunfermline he had formed the habit of reading which afterward played such a part in his benefactions. A gentleman named Anderson, as he used to relate, having a small library, was accustomed to lend the boys and workmen of the village who showed any inclination to study such books as his library contained. The elder Carnegie availed himself of this privilege and taught his sons, Andrew and Tom, to do likewise.

Greatest Founder of Libraries.

Andrew Carnegie always spoke of this benefaction of Mr. Anderson as the most helpful one he had ever known, and in his later years he signalled his recollection of it by founding hundreds of libraries.

The Allegheny City bobbin boy soon displayed his determination to make a living otherwise than by such poorly paid manual labor. He was attracted to the telegraph office in Pittsburgh and at the age of thirteen became a messenger boy. Between errands he studied the art of telegraphy and quickly became expert in both sending and receiving messages.

It was as a telegraph operator that he attracted the attention of Thomas A. Scott, then superintendent of the Pittsburg division of the Pennsylvania railroad. Scott took a deep interest in the studious Scotch boy and encouraged him to advance himself. The messenger boy earning $2.50 a week was promoted to be first a substitute and then a regular operator, and soon he was earning $300 a year, which he considered then a munificent salary. His father had died, and Andrew determined always to support his mother till her death. He also resolved, it was said, not to marry while his mother was alive. She did not die till 1886 and the following year Mr. Carnegie was married to Miss Louise Whitfield, daughter of a New York dry goods merchant. They had been acquainted for eighteen years.

Won High Railroad Place.

When the Pennsylvania Railroad decided to establish its own telegraph service, Scott remembered his young protege and made him a clerk in the new office at $ month. Carnegie remained with Pennsylvania for thirteen years, constantly earning promotion. During this period he devised, as head operator, what afterward came to be known as the "block" system of railroading, by which the line is divided into separate telegraph blocks. The system meant a great improvement in safety, and Scott, now Vice-President of the road, rewarded Carnegie by making him superintendent of the Pittsburgh division.

Carnegie's first business venture took place while he was a telegraph operator. At Scott's suggestion he invested in ten shares of Adams Express Company stock, borrowing the bulk of the money for the purpose.

As superintendent of the Pittsburgh division he travelled a great deal on the road. On one of his trips he became acquainted with Thomas L. Woodruff, an inventor, who had designed a sleeping car, but had found it impossible to interest capitalists in his scheme to manufacture such cars and rent them to the railroads. Carnegie became interested at once, and communicated with his friend Scott. Together they formed the Woodruff Sleeping Car Company, which became a great financial success. To purchase his one-third interest in the company Carnegie hypothecated his express company stock, induced his mother to mortgage their home and borrowed the rest of the cash.

Makes Much Money in Oil.

Andrew Carnegie now began to branch out as a financier in his small way. The development of the oil fields caught his attention, and he learned of a great oil land opportunity on Oil Creek. With the help of Scott and another man, Carnegie purchased for $40,000 what was known as the Storey farm. Very valuable petroleum deposits were discovered there, and this property alone was eventually worth over $5,000,000. In one year it paid $1,000,000 in cash dividends.

This purchase was made in 1860. When the civil war broke out, Scott was made Assistant Secretary of War, and he at once placed Carnegie in charge of all the military railroads and government telegraphs. Almost

the first task that fell to Carnegie in this capacity was to reopen telegraphic communication between Washington and Annapolis, which he accomplished successfully.

He played an important part in the conduct of the war, and was the last government official to leave Bull Run, where he was in charge of the railroad communications, for Alexandria.

Becomes a Builder of Bridges.

The war over, Carnegie returned to the arts of peace. He watched with vivid interest the success of experiments which the Pennsylvania Railroad was conducting in the substitution of cast iron for wooden bridges. He soon became convinced that all railroad bridges would soon be made om metal and he decided to go into the business of manufacturing such structures. With the profits from his oil ventures he organized the Keystone Bridge Company, and procured many contracts. This concern built the first great bridge over the Ohio River at Steubenville, a 300-foot span.

Carnegie now turned his attention almost entirely to the ironworks business. He foresaw its great possibilities, and by 1868 he was operating the Union Iron Mills as well as the Keystone Bridge Works. In that year he visited England, the first time he had recrossed the Atlantic. At Sheffield and other cities he perceived that the art of transforming iron into steel by what is known as the Bessemer process was going to revolutionize the iron industry. He found the English railroad men supplanting the iron tracks with steel rails, and when he returned to Pittsburgh he brought back with him the secret of the Bessemer process and began to apply it in his own mills.

Buys More Big Steel Plants.

From that time the story of Carnegie's material progress was entirely that of a great ironmaster. He bought up his rivals, notably the Homestead Steel Works, and by 1888 he was the owner of seven large plants, all of them within a radius of five miles of Pittsburgh. They were the Homestead, the Edgar Thomson, the Duquesne, the Lucy, the Keystone, the Upper Union and the Lower Union Mills. His brother, Thomas Morrison Carnegie, was associated with him in these enterprises, having made a special study of the steel industry.

One of Carnegie's most influential associates was Henry C. Frick, who had made millions in oil and coal.

Carnegie was looked upon by the financial men of his day as probably the shrewdest investor of them all. He met and defeated both Rockefeller and Morgan in financial operations, and it was said that no one ever got the better of him in a bargain. He quarrelled with Frick over the contracts for manufacturing armor plate for the United States navy, and at one stage in the quarrel he offered to sell out the Carnegie Steel Company, with its other interests, for $100,000,000. He knew Frick could not buy at this price, but he believed John D. Rockefeller might put up the money. It would have represented a magnificent profit for Carnegie at that time, but when the deal fell through, he went ahead as though he had never intended to sell and proceeded to harass his commercial rivals mercilessly.

When J. P. Morgan conceived the idea of putting an end to the destructive competition in the steel industry by forming the huge United States Steel Corporation he had to pay Andrew Carnegie $300,000,000 for what Carnegie had asked but a third of this price a few years before. And Carnegie would only sell on his own terms; that is, by taking the purchase price in first mortgage gold bonds of the United States Steel Corporation, paying 4 per cent. interest.

He had made a trip around the world in 1878 and the following year he published for private circulation only a record of his observations on the journey. So much was the work praised that he decided to print it for public circulation, and in 1883 and 1884 he published "Round the World," and "An American Four in Hand in Great Britain." But such comparatively light literature was not his goal. During his trips to England he had become well acquainted with William Ewart Gladstone, and political matters became Carnegie's chief interest.

In 1886 he wrote "Triumphant Democracy" in which he contended that the material prosperity of the United States had proved the superiority of the democratic over other forms of government. In 1891 he published an essay entitled "How to Get Rich," and maintained that native ability and honest industry are quite sufficient to insure prosperity without the aid of a college training. This essay was severely criticised in many quarters, but Carnegie pointed to his own success as an illustration of his contention and the argument was quite irresistible. Among his other works should be mentioned "The Gospel of Wealth," "A Life of John Watt," and "Problems of To-Day," published in 1908.

Begins to Give Away Millions.

Once he had relieved himself of the burden of attending to his great steel industry, Andrew Carnegie settled down to be a philanthropist. In his "Gospel of Wealth" he had enunciated the proposition that a man who died leaving millions to be divided among his heirs died disgraced. He declared that men of great wealth should distribute their millions during their lifetime in such manner as would be for the greatest good of humanity in general. And he proceeded to carry out the proposition in the way that appealed to him most.

Having protected his own material position and that of his family, he began to distribute millions every year. A list of his benefactions prepared in November, 1911, showed that at that time he had announced gifts in excess of $220,000,000, among which the most notable were his gifts for the erection and equipment of libraries.

Buys a Castle in Scotland.

Andrew Carnegie was always devoted to his native land, and when he had retired he purchased Skibo Castle, standing in the midst of an enormous estate in Sutherlandshire.

For his home town of Dunfermline he evinced the greatest affection. He donated many millions to found educational institutions there, and presented the town with a library, swimming baths and other things designed solely to prove his remembrance of the place that gave him birth.

His donation for the erection of the Temple of Peace at The Hague, where The Hague Tribunal of International Arbitration could hold its sessions, showed how the civil war had impressed him. His later years were devoted almost exclusively to the cause of world peace, and he wrote and spoke on every possible occasion for the substitution of universal arbitration instead of war.

Seeks to Spread English Language.

It was because he believed that if the English language could be spread until it would become the universal language that the cause of world peace would be greatly benefited that he conceived in his later years the idea of a spelling reform. Remembering his telegraph operator days, he thought that it would be a good scheme to reform the spelling of the language by making it more phonetic in its spelling, or "fonetic," as he wrote it. The somewhat phonetic spelling of many telegraph operators stood out in his mind in this connection.

But despite his plea for spelling reform he was never able to make any substantial progress in this direction.

His respect for personal bravery was shown by his creation of the Carnegie Hero Commission, to present both money and medals to persons who showed remarkable bravery in the saving of human life in the ordinary course of daily events. Hundreds of men, women and children have been thus rewarded by the commission, sums as large as several thousand dollars being donated in some instances of conspicuous bravery in which the hero had suffered personal injury.

The culminating episode in Mr. Carnegie's benefactions came in November, 1912, when he announced that he had turned over to the Carnegie Corporation of New York an additional $100,000,000, in United States Steel gold bonds. This brought the total amount of his gifts to this corporation to $125,000,000, of which, however, $10,500,000 was transferred in July, 1913, to the Dunfermline Trust fund, bringing the Dunfermline donations up to $16,000,000.

Mr. Carnegie declared that in turning over this huge sum to the Carnegie Corporation he had practically given away all he possessed outside of a reserve fund of $25,000,000, which he kept to take care of his personal pension funds. In this manner he had given away, up to November, 1912, or arranged for the charitable or educational disposition of a grand total of $325,000,000 in round numbers, in addition to the reserve fund of $25,000,000.

Main Terms of His Will.

He expressed himself as "very happy" that he had at last achieved his desire and arranged for the distribution of his immense fortune. It was explained that Mr. Carnegie had made his will, leaving suitable provision for Mrs. Carnegie, their daughter, Margaret, and other relatives, friends and dependents. The Carnegie Corporation had been named in the will as residuary legatee, so that everything not already turned over to it would fall into its treasury at his death. This would include the reserve fund of $25,000,000 already mentioned. Out of this fund Mr. Carnegie made personal provision for pensions for members of the United States Military Telegraph Corps, in which he took a deep interest, and also for the widows and aged employees of the Pittsburgh Division of the Pennsylvania Railroad, of which he was superintendent when a young man.

The Carnegie Corporation of New York was organized under a special act of the Legislature in Albany in 1911. Its aims and objects are not forth in the articles of incorporation as follows:

"To promote the advancement and diffusion of knowledge and understanding among the people of the United States by aiding technical schools, institutions of higher learning, libraries, scientific research, hero funds, useful publications and by such other agencies and means as shall from time to time be found appropriate."

The marriage of Mr. Carnegie's only daughter, Margaret, on April 23 to Ensign Roswell Miller, U. S. N., was the last social affair the aged philanthropist attended here. The ceremony was performed at Mr. Carnegie's town house in the presence of one hundred guests, the bride standing in a floral bower and Scotch bagpipes playing in accordance with her father's wish.

The bridegroom, son of a former President of the Chicago, Milwaukee and St. Paul Railroad, who died in 1913, had not completed his college course when war was declared. It was said at the time of the wedding that after the honeymoon Mr. Miller and his bride would go to Princeton, where he would complete his studies before entering upon a professional career.

His love of music led him to equip hundreds of churches and institutions with pipe organs. He never gave directly any large sum to religious purposes. Of his organ gifts he said he would hold himself responsible for what the organ pealed forth on the Sabbath, but not for what might be said in the pulpit. One of his very earliest gifts, as far back as 1891, was the Carnegie Music Hall, in New York, at a cost of $2,000,000, and as President of the New York Philharmonic Society he spent his money liberally in furthering its ideals. He also liberally backed the Pittsburgh Orchestra.

In his personal habits Mr. Carnegie was almost an ascetic. The frugal tastes he formed in his boyhood clung to him in affluence. He was a teetotaller and it was his custom to give his employees an advance of 10 per cent. in their wages every year that they reported to him that they had not touched liquor during the previous year.

WALL ST. MOURNS DEATH OF CARNEGIE

Market Is Unaffected and Work of Foundation Will Go On as Projected.

While the death of Andrew Carnegie caused profound regret throughout the financial district, it had no effect on the market, as Mr. Carnegie's interests have for years been remote from Wall Street. In paying tribute to the memory of the philanthropist, men prominent in finance speculated rather on the value of the estate of one whose ambition, when he possessed one of the world's great fortunes, had been to die a poor man, and to the effect his passing would have on various foundations through which his benefactions were administered. Estimates of the wealth he retained ran to $350,000,000.

James Bertram, who for many years

was among the closest of Mr. Carnegie's friends, for several years his secretary and now Secretary and a Director of Carnegie Corporation of New York, would not venture a guess at the amount of the Carnegie estate.

"Only the filing of the will can disclose the figures," he said. "It would be idle for me even to make an estimate. But in regard to the effect of Mr. Carnegie's death on the corporation, I can speak with authority. There will not be the slightest hitch in its work because its founder has died. In fact, it was partly to anticipate such a contingency that the corporation was formed."

Among the first to act on his death were members of the United Engineering Society and the Engineers' Club. A meeting was immediately called in the club house in West 39th Street, which was the gift of Mr. Carnegie. Committees were appointed to draw suitable resolutions and to arrange memoral services. These services, which will be held in the club building, will be attended by civil, mining, mechanical and electrical engineers from all parts of the country.

Death of His Friend a Loss to World, Says Schwab

"The world has lost a great man and a great benefactor to humanity," was the comment of Charles M. Schwab, Chairman of the Bethlehem Steel Corporation, when informed at his country home at Loretto, Pa., of the death of Mr. Carnegie.

"It would be difficult for me to find words to express my love and admiration for Mr. Carnegie, my friend, my partner and associate for forty years," said Mr. Schwab. "He was the greatest man I ever knew, and he had a heart so filled with tender sentiment, especially with reference to his associates, as to make him beloved as well as admired by all those who came into business or social contact with him.

"Mr. Carnegie possessed the faculty of inspiring others to unusual efforts in a greater measure than any man I ever knew, and he always won by expressions of appreciation rather than by criticism."

Pittsburgh Lowers Flags in Honor of Benefactor

PITTSBURGH, Aug. 11.—This city, where Andrew Carnegie laid the foundation for his vast fortune in the steel industry, to-day paid tribute to the dead magnate. Immediately after reading a despatch announcing Mr. Carnegie's death, Mayor E. V. Babcock ordered all flags in the city at half staff.

At the Carnegie Institute, the scene of one of his philanthropic works, plans were made to drape the buildings with crape in respect to the benefactor. News of Mr. Carnegie's sudden death spread rapidly through the city. At the steel mills which bear his name preparations were made to suspend work, and other institutions in which he was interested planned similar action.

Carnegie, Near End, Happy Over League of Nations

One of the last letters written by Andrew Carnegie was addressed on Aug. 9 to Charles C. James, a New York broker, who made it public yesterday. Referring to the League of Nations, Mr. Carnegie wrote:

"I rejoice in having lived to see the day when, as Burns puts it, 'Man to man the world o'er shall be brothers and a' that.'

"I believe this happy condition is assured by the League of Nations and that civilization will now march steadily forward, with no more great wars to mar its progress."

PHILANTHROPIST AND STEEL KING DEAD AT 84



ANDREW CARNEGIE

AUG 12 '19

BENEFACTIONS OF CARNEGIE TOTAL MORE THAN $350,000,000

WASHINGTON, Aug. 11.—Andrew Carnegie had given away $350,695,653 up to June 1, 1918, a compilation of his benefactions prepared by the Carnegie Endowment for National Peace shows. His chief benefactions which attracted particular attention were:

Endowment of Carnegie Corporation	$125,000,000
Libraries in the United States	40,000,000
Foundation for the Advancement of Teaching	29,250,000
Carnegie Institutes, Pittsburgh	26,719,380
Carnegie Institution (Washington)	22,300,000
Libraries abroad	20,000,000
Hero Fund Commission	10,540,000
Endowment for International Peace	10,000,000
Universities in Scotland	10,000,000
Dunfermline Endowment	5,000,000
Steel Company employees	5,000,000
Polytechnic School, Pittsburgh	2,500,000
Allied Engineers' Society	1,500,000
Hero Fund (Dunfermline)	1,250,000
Hero Fund (Germany)	1,250,000
Hero Fund (France)	1,000,000
American Republics Building	750,000
Galashiels Technical Schools	500,000
Allegheny Carnegie Institute	300,000
Braddock Institute	300,000
Duquesne, Pa., Institute	300,000

Died Poor, Says Foundation Secretary

BOSTON, Aug. 11.—Dr. Charles F. Thwing, President of Western Reserve University, Cleveland, and Secretary of the Carnegie Foundation for the Advancement of Teaching, who was here to-day, said: "Mr. Carnegie died poor, as it is said he wished to die, in the sense that he had given away the larger part of his fortune. He said to me after he retired from business that he could have kept on and still made money by the millions, but, he added, 'Why not stop now?'"

ANDREW CARNEGIE.

A chipper little bird-like man, who showed no unusual power or intellect, rising from lowliest conditions, handicapped by the strangeness of a new country, Andrew Carnegie was as striking an illustration of opportunity in the Republic as its chronicles of business romance have ever told.

In his case, as in many of his time, opportunity spelled privilege. He prospered not because he was a better steel-maker than others but by favor of the Pennsylvania Railroad and the United States Government. Rebates and tariffs were the abutments of his magic bridge from poverty to wealth. He was a product of the system that burdened the people to protect American labor and then imported foreign workmen to compete with American labor on its own soil. Finally, his fortune was at once swollen and safeguarded by the crowning industrial trust of the nineteenth century.

But there was a softer side to Mr. Carnegie, especially apparent after the Steel Trust relieved him from the fighting-line. He never forgot his humble youth or scorned his early associates. And he was first and greatest in the growing number of those who realize that vast private wealth is affected with a public interest.

Some ways in which he disposed of his huge means may seem debatable. But in devoting unprecedented riches to technical education and to libraries to aid ambitious youth in self-instruction he was true to the teachings of boyhood experience. Less fortunate uses of his money may be ascribed less to his own faulty judgment than to the terrific pressure to which he was at times subjected.

The people and the public servants who permitted the conditions that made Carnegies and Rockefellers must share the blame for the injustice to others which their making wrought. In the use of his mushroom riches, Mr. Carnegie gave evidence of sincerity, character and conscientious thought on his public responsibilities.

AUG 13 '19

MANY WISH TO ATTEND CARNEGIE'S FUNERAL

Among Them Are Old Associates of Ironmaster in Such Number as to Revise Plans.

LENOX, Aug. 12.—The number of those who will attend the funeral of Andrew Carnegie at 10.30 o'clock Thursday morning will be greater than was expected. It was originally planned to have it limited to comparatively few, but so many close associates of the great ironmaster have expressed their intention of being present this has been found impossible.

While details of the services have not been completed, it is announced that the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, of which Mrs. Carnegie is a member, will officiate.

Few friends of the family have arrived yet, but reservations were being made at several hotels this evening.

The plans for the removal of the body to Tarrytown, N. Y., have been withheld, as it is the wish of the family that the transfer be made with as little publicity as possible. There were few callers to-day at Shadow Brook.

"Very Serious Loss," Says Wilson in Message to Mrs. Carnegie.

WASHINGTON, Aug. 12.—President Wilson sent a message of condolence to Mrs. Andrew Carnegie to-day. It said:

"May I express my deep sympathy at the loss of your distinguished husband? His death constitutes a very serious loss to the forces of humanity and enlightened public service and takes out of the world a force which it could ill afford to spare."

London Papers Filled With Stories About Carnegie.

Copyright, 1919, by The Press Publishing Co. (The New York World).

(Special Cable Despatch to The World.)

LONDON, Aug. 12.—All the papers here devote several columns to obituary notices of Andrew Carnegie, giving his pithy sayings and characteristic stories about him, although, as is pointed out in their editorials, his death came when, owing to various causes, he almost had passed out of public notice.

AUG 14 '19

TWO MINISTERS AT CARNEGIE SERVICES

He Never Showed Preference for Any Faith, Say His Friends—Attended Brick Presbyterian Church in This City.

(Special to The World.)

LENOX, Mass., Aug. 13.—In a plain mahogany casket with simple gun metal handles lies the body of Andrew Carengie. On the silver plate is: "Andrew Carnegie, Born in Dunfermline, Scotland, November 25, 1835. Died at Lenox, Mass., August 11, 1919." Simple funeral services will be held to-morrow at 11 o'clock.

Before the details of the funeral services could be arranged an effort was made to learn what was Mr. Carnegie's faith. Apparently none of his family or friends was in position to say. That he had attended the Brick Presbyterian Church in New York and had been seen occasionally in the Congregational Church here, that he had given money and organs to churches of various faiths, was all that was known.

Mr. Carnegie had expressed his belief in God in his writings. He had told of the benefit of the church and of his belief in a hereafter. All this he wrote twenty years ago in a pamphlet which was privately distributed.

The whole meat of his work was his own observations of what church-going had done for men, of the results of his experiences with men who were God-fearing and of the benefits to their lives and character by belief in a hereafter.

It was finally decided that the services should be a modification of the Presbyterian service, conducted jointly by the pastors of the New York and Lenox churches. The details of the ritual were not made known.

Portions of Scripture will be read by the Rev. Benson Wyman, pastor of the Lenox Congregational Church, and the remainder of the service by the Rev. Dr. William Pierson Merrill,

AUG 15 '19

CARNEGIE IS BURIED IN SLEEPY HOLLOW

Simple Services at Shadowbrook Attended by Close Friends Only Before Body Is Taken to Cemetery.

NO EULOGY PRONOUNCED AND NO PALLBEARERS.

Brick Church Pastor Uses the Ritual of the Presbyterian Church.

LENOX, Mass., Aug. 14.—Funeral services for Andrew Carnegie were held at Shadowbrook, his summer home here, to-day. There was no eulogy and there were no pallbearers. One-half of the sixty persons present were members of the household.

The ritual of the Presbyterian Church was used by the officiating clergyman, the Rev. Dr. William Pierson Merrill of the Brick Presbyterian Church, New York, which the Carnegies attended and of which Mrs. Carnegie and her daughter, Mrs. Roswell Miller, were members. Dr. Merrill was assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie frequently worshipped during the summer.

The services were held in the great reception room on the first floor at the east end of the mansion overlooking Lake Mahkeerac, one of the beauty spots of the estate.

With Mrs. Carnegie and her daughter, Mrs. Roswell Miller, were the daughter's husband, Ensign Miller, Miss Estella Whitefield, a sister of Mrs. Carnegie, Mrs. Morris Johnson, a niece of Mr. Carnegie; his nephews Andrew and Morris Carnegie, Mrs. Carnegie's private secretary, Archibald Barrow, and John Poynton, who had long served the master of the house in a similar capacity.

Among the others were Charles M. Schwab, Robert A. Franks, business adviser of the ironmaster for many years and Treasurer of the Carnegie Corporation and of the Carnegie Foundation for the Advancement of Teaching; the Rev. Frederick H. Lynch, who represented the Carnegie Peace Foundation during the Peace Conference at Paris; Oliver Ricketson, Mrs. Henry Phipps, wife of Mr. Carnegie's former partner, and her son Howard; Dr. R. S. Woodward, President of the Carnegie Institution in Washington; Elihu Root jr., representing his father in the matter of the Carnegie Endowment for International Peace; Mr. and Mrs. James C. Greenway, Arthur A. Hammerschag, Director of the Carnegie Institute in Pittsburgh; Mr. and Mrs. Chauncey M. Depew, Mrs. John E. Parsons, Mr. and Mrs. G. I. Winthrop and two daughters, Mr. and Mrs. Charles Lanier and Mrs. Joseph H. Choate.

The services opened with the singing of "O Love That Will Not Let Me Go," by a quartet from the Brick Presbyterian Church; the Rev. Mr. Wyman recited two prayers of the ritual and followed with the Lord's Prayer. The quartet then sang "He Leadeth Me." Dr. Merrill read passages from the Psalms, and the service closed with the singing of "Crossing the Bar."

At the end of the services the body was taken in a motor coach to Hillsdale, N. Y., where it was placed in a funeral coach attached to a New York Central train and taken to the Sleepy Hollow Cemetery at Tarrytown, N. Y. Most of those who attended the services went to the cemetery, Mrs. Carnegie, her daughter and other members of the family making the trip to Tarrytown in Mr. Schwab's private car.

Twenty-One Mourners See Carnegie Placed in Grave.

The body of Andrew Carnegie was interred in Sleepy Hollow Cemetery at Tarrytown, N. Y. Soon after 5 o'clock yesterday afternoon the twenty-one mourners arrived, the cemetery gates were closed and no one was permitted to enter until the services ended.

The services were brief, and were conducted by the Rev. Dr. Merrill.

Detectives will guard the grave for twenty-four hours to prevent vandals from disturbing it.

AUG 28 '19

CARNEGIE WILLS $30,000,000 ESTATE MANY ANNUITIES

Among Recipients Are Taft, Lloyd George, Mrs. Roosevelt, Officers of His Fund, Relatives and Faithful Employees.

GIFTS TO CHARITY IN LIFE EXCEEDED $350,000,000.

Widow, Already Provided For, Gets All Real Estate—Steel Master Kept Spirit of His Promise to Die Poor.

Andrew Carnegie's will, which was filed and probated in the record time of half an hour in the Surrogate's Court yesterday, disposed of an estate estimated at between $25,000,000 and $30,000,000. This was all he had left after giving more than $350,000,000 to philanthropic work, and the bulk of the $30,000,000 goes to philanthropy too, being left under the will to the Carnegie Corporation, which Mr. Carnegie established in 1912 to found and support libraries and educational institutions.

All Real Estate Goes to Widow.

Cash bequests amount to approximately $1,000,000, given to relatives, friends, associates and faithful servants. It provides annuities amounting to $300,000 yearly. All of his real estate, houses, furniture, works of art and other household properties are left to Mrs. Carnegie. The rest goes to the Carnegie Corporation. The Home Trust Company of Hoboken, which Mr. Carnegie created for the purpose, is made executor and trustee.

The will carries out the spirit of the purpose announced by Carnegie in 1889 when he wrote in "The Gospel of Wealth" as follows: 'The day is not far distant when the man who dies leaving behind him millions of available wealth which was free for him to administer during life, will pass away 'unwept, unhonored and unsung,' no matter to what use he leaves the dross which he cannot take with him. Of such as these the public verdict will be, 'The man who dies rich, dies disgraced.'"

Two paragraphs of the will in which he remembers relatives, friends and helpers are in Mr. Carnegie's own handwriting and phrasing. The spelling is his own too, being "simplified" in several places and incorrect as to some of the names. One of the lawyers describes this portion of the will as "informal but valid." Although drawn originally in 1911 and revised on Feb. 13, 1912, none of the maker's quaint ways of writing were changed in the final draft.

Provides for Possible Errors.

With true Scotch precaution another clause in the will provides that in case there is anything legally amiss with any of the bequests it shall go to his wife. As a final precaution he added a codicil on March 31 last, five months before his death, providing that in case Mrs. Carnegie should not survive him all bequests to her shall go to his daughter Margaret, now Mrs. Roswell Miller, wife of a United States Naval Ensign.

The real estate left to Mrs. Carnegie includes the Fifth Avenue home, the castle and lands at Skibo, Scotland, and his country homes in Bar Harbor, Me., and Lenox, Mass. The value is not stated but amounts to several millions. Regarding his provisions for his wife and daughter, the third clause of the will says:

"Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter Margaret, and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide."

Largest of Cash Bequests.

The principal direct cash bequests are: To Cooper Union, $60,000, making his total gift to the institution $750,000; to Pittsburgh University, $200,000; to the Relief Fund of the Authors' Club of New York, $200,000; to Hampton Institute, Virginia (a negro educational institution), $300,000; to Stevens Institute, Hoboken, $100,000 (additional); to the St. Andrew's Society of New York, $100,000.

The list of annuities covers a wide range of relatives and friends, but those most notable are to distinguished men of America and Eng-

land. Premier Lloyd George is to receive $10,000 annually. The same annuity is given to "President Taft," who was in the White House when the will was made. A marginal note in Mr. Carnegie's own handwriting says this annuity has been transferred to the fund of the Carnegie Corporation, which he created in 1912 to pay pensions of $25,000 to future ex-Presidents or their widows. Whether Mr. Taft is receiving the annuity now could not be learned. He is on a vacation near Quebec, Canada.

The former widow of ex-President Grover Cleveland, now Mrs. Thomas J. Preston jr. of Princeton, receives $5,000 yearly, and the same annuity is given to Mrs. Theodore Roosevelt, widow of the ex-President. No mention of the Colonel is made in the will, although he was living when it was drawn. Col. Roosevelt opposed the idea of a Presidential pension fund when Mr. Carnegie first announced it. Mr. Carnegie wrote out the provision as for "Mrs. Theodore Roosevelt, Oyster Bay."

Other annuities are: To John Burns, former labor leader in Parliament, $5,000; to Viscount John Morley, the English statesman, essayist and historian, $5,000; Thomas Burt, member of Parliament and "life long friend," $5,000; John Wilson, member of Parliament and "life long friend," $5,000; Walter Damrosch of New York, composer and conductor, $5,000; W. J. Tuttle, architect and Secretary of the Oratorio Society of New York (founded by the Damrosch family), $3,000; George W. Cable, English author, $5,000; Dr. Jasper J. Garmany of No. 40 West 40th Street, New York, $5,000.

$20,000 Yearly to R. A. Franks.

Most of the men prominently identified with the various Carnegie institutions are placed on the annuity list for large amounts. An exception is Elihu Root, Vice President of the Carnegie Corporation. He was Mr. Carnegie's legal adviser and drafted the original will. Alexander King, Treasurer, and George W. King, Secretary, of the Home Trust Company, receive $5,000 each annually. Robert A. Franks, President of the Home Trust Company and Vice President of the Carnegie Corporation, receives an annuity of $20,000—the largest granted under the will—in addition to a direct bequest of the house and grounds he occupies in Llewellen Park, Orange, N. J. Mr. Franks also was Mr. Carnegie's financial secretary.

Other Carnegie institutional heads placed on the annuity list are: Henry D. S. Pritchett, President of the Carnegie Foundation for the Advancement of Teaching, $10,000; Robert S. Woodward, President of the Carnegie Institution, Washington., $5,000; Samuel H. Church, railway and steel man, President of the Carnegie Institute in Pittsburgh, $5,000; William J. Holland, noted zoologist and director of the Carnegie Institute in Pittsburgh, $5,000; Arthur A. Hamerschlag (Mr. Carnegie spelled it "Hammerslaig,") Director of the Carnegie Institute of Technology in Pittsburgh, $5,000; Miss West, a teacher in the Carnegie School, $5,000; Douglas Stewart, Curator of the Carnegie Museum of Pittsburgh, $5,000; John W. Beatty, head of the art department of Carnegie Institute, $5,000; William N. Frew, director in the Carnegie Corporation (now dead), $5,000; L. M. Wilmot, Secretary of the Carnegie Heroes Fund of Pittsburgh, $5,000; James Bertram, one of Mr. Carnegie's secretaries, and also Secretary of the Carnegie Corporation, $10,000; John A. Poynton, personal secretary and trustee of the Carnegie Corporation, $5,000.

"To each of my nephews or neices (so spelled), married, ten thousand dollars, to each nephew (the words 'or niece' are crossed out), unmarried, five thousand dollars," is the way the list of annuities begins. As an after thought, apparently, Mr. Carnegie penned in this note: "I have no nieces unmarried. A. C."

His Nephews and Nieces.

The only nephews and nieces Mr. Carnegie left are the sons and daughters of his brother, Thomas, who died many years ago, leaving a large estate to his widow, Mrs. Lucy C. Carnegie of Pittsburgh, and the daughters were Nancy, Florence and Margaretta. Miss Nancy Carnegie became the second wife of James Hever, a stableman, in 1904.

The other daughters married Pittsburgh men and are now Mrs. Perkins and Mrs. Ricketson. William C. Carnegie married Ida C. Bell, a workingman's daughter; his brother, George Lauder Carnegie, married Margaret Thaw, sister of Harry Thaw. The other brothers are Thomas Morrison Carnegie, a director of the Carnegie Foundation, and Andrew J. Carnegie, known as "Andrew Carnegie, second."

The other relatives to whom annuities are given are Miss Stella Whitfield of New York, sister-in-law [illegible] and Mrs. George, cousins, living in Dunfermline, Scotland, $5,000 each.

Mrs. A. D. A. Stewart and Mrs. James R. Wilson, both of Pittsburgh, receive $5,000 yearly each; Hugh Morrison of Edinburgh, "Hew," Mr. Carnegie spells it; Mr. Hardie, the factor at Skibo and his wife jointly, and Miss Margaret B. Wilson, a teacher in Hunter College this city, receive $5,000 yearly. David Homer Bates, who was a telegrapher in the White House during the Civil War, and is now connected with the Willcox & Gibbs Sewing Machine Company, receives an annuity of $5,000. He is eighty years old.

He and Carnegie were telegraphers at the same period and lifelong friends. Sir Swire Smith, Member of Parliament, receives $5,000 yearly.

The gift of the house and land at Orange, N. J., to Mr. Franks and his wife succeeding him is given, "As a mark of friendship and affection for both," the will says. To Mrs. L. M. Morris of Pittsburgh is bequeathed the house and property where Mrs. Morris lives with her daughters.

Faithful Servants Pensioned.

"To George Irvine, our butler, who has just resigned after twenty-five years' faithful service," was left a pension equal to one-half of his salary. In a marginal note Mr. Carnegie wrote: "This has been arranged." He made the same notation with regard to bequests to "Housekeeper Mrs. Nicol, who still remains with us in her twenty-seventh year of service;" to Nannie Lockerbie, our nurse, and to Maggie Anderson, our oldest servant, each one at half her present earnings."

"These four," he wrote of the servants just mentioned, "are as members of the family."

To all household servants who have been with the family four years the will leaves $600 in cash; to all who have been with him eight years or more, $1,200; fifteen years or more, $2,000.

Then follows this provision for the faithful retinue at Skibo, including the player of the bagpipes:

"To each head of departments at Skibo, gamekeeper, forester, chauffer (so spelled), Captain yacht, superintendent golf links, piper, gardner (so spelled), &c., &c., there shall be paid $1,000; if any have served ten years or over, $1,500; if fifteen or over, $2,000.

"To every laborer at Skibo upon our payrolls who has served two years or more, $50; if five years or over $100.

"A sum equal to two years' rent shall be remitted to each crofter as rent accrues who is in good standing among his neighbors.

"We are blest with fine people upon Skibo estate, and our factor is directed to grant a third year's rent to the crofters, provided it is spent upon their homes to their improvement to the satisfaction of the factor."

The will was filed at 11.30 o'clock yesterday morning by Elihu Root jr., who was also one of the witnesses. Ordinarily several days are required before the final probate to allow for possible objection, but in this case the will was accompanied by waivers signed by Mrs. Carnegie, the widow, and Mrs. Miller, the daughter, and was therefore admitted to probate without delay. The entire process took less than half an hour.

The other witnesses are: Francis W. Bird, lawyer, and Grenville Clark, lawyer, associated with Mr. Root at No. 31 Nassau Street. In a statement given out with copies of the will Mr. Root said:

"Mr. Carnegie's gifts to charity during his lifetime totalled somewhat in excess of $350,000,000. The value of his estate is estimated at between $25,000,000 and $30,000,000. He really did divest himself of his great fortune for the benefit of mankind as he long ago said that he would."

The Carnegie Corporation was created by act of Legislature in this State in 1912. Mr. Carnegie started it with $25,000,000 of United States Steel Corporation 5 per cent. first mortgage bonds, which he later increased to $125,000,000.

AUG 30 '19

The average college professor cannot live on his salary; but if he can hold on until he is seventy years old or so, by doing pot boiling work on the side, Mr. Carnegie has further endowed the fund for his pension.

AUG 31 '19

The Carnegie annuity to John Burns has caused critics of the British labor leader to recall his old saying that "no man is worth more than £500 a year." Whether or not they are worth it, a larger proportion of workers are getting that and more than ever before. Apparently only "intellectuals," including college professors, have to show cause why they also should have that amount of income.

AUG 30 '19

THE WILL OF ANDREW CARNEGIE.

Andrew Carnegie did not "die poor." He did during his lifetime dispose of more than nine-tenths of his vast estate. A will of extraordinary public interest carries out to the end his altruistic purposes.

The new gifts to institutions merely round out previous benefactions, which were in their total greater than those of any other man. Thus the generous sum with which Mr. Carnegie came to the aid of the descendants of Peter Cooper, who were voluntarily carrying on that noble work, Cooper Union, is increased to $750,000. The Pittsburgh University gets $200,000. It had already a munificent endowment.

The annuities to individuals go nearly all to personal friends, but some of those friends have rendered public service of conspicuous value. Thomas Burt, the miner member of Parliament; Mr. Lloyd George, Lord Morley, ex-President Taft, Walter Damrosch, John Burns of Battersea—such names suggest the breadth of Mr. Carnegie's interests on both sides of the sea. Annuities to Mrs. Roosevelt and Mrs. Grover Cleveland (Mrs. Preston) stand for self-evident reasons. The Presidency of the United States is not a money-making job, and the widows of Presidents have never been too generously treated by Congress.

No lack of the ordinary family feeling has ever been or can be ascribed to Mr. Carnegie because of his devoting the greater portion of his wealth to general purposes. He has made, as he said, ample provision for his wife and daughter. Millions in multiples have no relation whatever to life's satisfactions. What more precious possession could Mr. Carnegie devise his heirs than the fact that, in Mr. Root's words, "he really did divest himself of his great fortune for the benefit of mankind, as he said he would"?

SEP 1 19

ANDREW CARNEGIE'S EXAMPLE.

To the Editor of The World:

It may be that Andrew Carnegie's greatest service to the people is the example he has set for those of great wealth. It would seem fitting that the public show appreciation of this man in some concrete form, but it is not a propitious time for such a purpose, and probably the widely distributed libraries he was so instrumental in establishing will serve to remind the people of an uncommon man.

Here is one who goes so far as to express the opinion that had Carnegie's sort been rather the rule than the exception among the very wealthy for the past generation or two it would have so beneficially influenced sentiment in many quarters that the world would be in a less serious mess to-day.

Vast concentrations of wealth, especially when passed on to descendants virtually intact, are not relished by many, and the dissenters are by no means confined to Socialists. An example of this was Andrew Carnegie himself, a man who preached a good doctrine, and, moreover, practised what he preached.

W. H. S.

Brooklyn, Aug. 30.

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1919
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IMAGED

The Evening Post

AUG 11 '19

ANDREW CARNEGIE DIES SU

MR. CARNEGIE DEAD AT SUMMER HOME AT LENOX, MASS.

Taken Ill on Friday With Pneumonia

DIED AT 7:10 A. M. TO-DAY

Funeral Will Be Held From Home and Will Be Strictly Private.

LENOX, Mass., August 11.—Andrew Carnegie, former steel manufacturer and widely known philanthropist, died at his Lenox summer home, Shadow Brook, at 7:10 o'clock this morning, after an illness of less than three days with bronchial pneumonia. So sudden was his death that his daughter, Mrs. Roswell Miller, was unable to get to her father's bedside before he died. His wife and private secretary were with him at the end. Mr. Carnegie was in his eighty-fourth year.

Announcement was made this afternoon that the funeral of Andrew Carnegie would be held from the home and would be strictly private. No date was given out.

Mr. Carnegie had spent most of the summer in Lenox, coming here late in May, and up to a few weeks ago enjoyed himself in almost daily fishing trips on Lake Mahkeonac, which borders his big Shadow Brook estate, and in riding about his grounds. He was taken ill Friday and grew steadily worse. His advanced age and lessened powers of resistance hastened the end.

Mr. Carnegie came to Lenox to make his home in May, 1917, and had spent the last three summers there.

Mrs. Miller was at her home in Millbank, N. Y., when word came to her of her father's approaching death. She hurried to Lenox, but did not arrive until a few minutes after his death.

Although Mr. Carnegie was taken ill on Friday, it was not until early to-day that his condition took a critical turn. On Saturday it was said that he was suffering from a severe cold, but it was not different apparently from other attacks he had endured, and no fear was entertained that it would prove fatal. It was announced that he was remaining indoors under the care of the nurses, who had been in attendance on him most of the time since he came to Shadow Brook. Outside of the immediate household no one had any intimation that death was near.



ANDREW CARNEGIE
© PAUL THOMPSON

According to members of the household Mr. Carnegie had hoped to go to Skibo Castle early this year, but changed his plans when he learned that under governmental restrictions he would be unable to take the servants that he desired, the regulations limiting him to one automobile and one chauffeur.

In spite of his advanced years the unexpected death of Mr. Carnegie startled the summer colony. Until Friday he was seen daily driving about the estate or taking short walks. On several occasions since his arrival here in May he had enjoyed his favorite sport, fishing, on Lake Mahkeenac, which adjoins the Carnegie property. To the neighbors who saw him frequently he had become a fixture and many failed to realize his declining physical condition. When his death became known summer residents began calling the house by telephone and many drove in their cars to the home. A little later the local telegraph office and telephone exchange were swamped with messages of inquiry and condolence.

Mr. Carnegie leaves his wife, who was Miss Louise Whitefield of New York, and his daughter, Margaret, who married last April Ensign Roswell Miller of New York.

Although Mr. Carnegie, who was in his eighty-fourth year, had been an invalid since 1917, when he suffered an attack of grippe, the news of his death was a shock to old friends and former business associates here. Since his previous serious illnesss he had been under the care of two nurses.

Identified so long with the international peace movement, Mr. Carnegie was said to have been more severely affected by the world war than most men. It came as a hard blow to him and the cause which he had so close at heart.

Owing to his ill-health, Mr. Carnegie for some time had led a secluded life, and his withdrawal from all public activities gave rise to frequent statements concerning his health. After his retirement he was compelled to limit the number of his daily visitors, and until his last illness he met and spoke with only a few of his oldest and closest friends. Mr. Carnegie's physician said that he frequently overtaxed his strength by seeing all callers at his Fifth Avenue home here.

Two years ago Mr. Carnegie found a refuge at Shadow Brook, his new summer home at Lenox, which he purchased from the estate of Anson Phelps Stokes. It was the first country place owned here by the former steel master. Previously he had spent his vacations at Skibo Castle, at Dumfermline, in Scotland. When he purchased the property it was announced that neither he nor any member of his family probably would ever again visit Skibo because of changes, physical and sentimental, caused by the war.

The marriage of Mr. Carnegie's only daughter, Margaret, on April 23, to Ensign Roswell Miller, U. S. N., was the last social affair which Mr. Carnegie attended here. The ceremony was performed at Mr. Carnegie's town house in the presence of 100 guests. Scotch bagpipes playing in accordance with her father's wish. The bridegroom, son of a former president of the Chicago, Milwaukee & St. Paul Railroad, who died in 1913, had not completed his college course when war was declared. In 1916 he left Stevens Institute in Hoboken, where he was taking a course in civil engineering, to drive an ambulance in France and when the United States became involved entered the navy as an ensign.

Mr. Carnegie had received numerous honors and decorations from rulers and people all over the world. He received as a result of his benefactions abroad the freedom of fifty-four cities in great Britain and Ireland. Altogether he endowed 3,000 municipal libraries in the United States in addition to his other numerous philanthropic enterprises. He was Lord Rector of St. Andrew's University from 1903 to 1907 and of Aberdeen University from 1912 to 1914 and held the honorary degree of Doctor of Laws from the universities of Glasgow, Edinburgh, Birmingham, Manchester, McGill, Brown, Pennsylvania, Cornell and other American colleges. He was a member of numerous philosophical civic and scientific bodies, among them the American Institute of Architects, the American Society of Mechanical Engineers, the American Institute of Mining Engineers, the National Civic Federation, the American Philosophic Society, and the New York Chamber of Commerce. He was a commander of the Legion of Honor of France, and had also received the Grand Crosses, Order of Orange, Nassau and the Order of Danebrog. He was a member of the Union League, New York Yacht, Indian Harbor Yacht, Authors, Lotos, St. Andrews, and Riding Clubs.

The obituary of Mr. Carnegie will be found on Page 7.

AS SHOWN BY HIS UTTERANCES

Scraps From Books and Talks Which Exhibit the Man.

One may get a good deal of light upon Carnegie's character from this bit of autobiography. Business men even when they do take up the pen give too few of the verities of their business experience. It cannot be passed by that Carnegie was regarded with two opinions. Mr. Alderson's "Life of Andrew Carnegie" and Mr. Bridges's "History of the Carnegie Steel Company" assert each of them and they are rather opposite. For his later points of view, his outlook upon phases of life, we may turn, as to an autobiography, to his public utterances, in speech and print:

If a man would eat, he must work. 'A life of elegant leisure is the life of an unworthy citizen. The republic does not owe him a living; it is he who owes the republic a life of usefulness. Such is the republican idea.—["Triumphant Democracy."

The instinct which let the slaveholder to keep his slave in ignorance was a true one. Educate man, and his shackles fall.—["Triumphant Democracy."

DENLY AT THE AGE OF 83

Individualism will continue, but the millionaire will be only a trustee for the poor.—["The Gospel of Wealth."

We have heard a good deal about foreign missions. Peter Cooper found his own home missions. He pointed a way for all millionaires some day to follow. He proclaimed the principle that surplus wealth is a sacred trust which the possessor should exercise during his lifetime for the good of the community from which he came. —[Speech on Peter Cooper, 1902.

It is the language a man speaks that determines his race, not the country he comes from. It is astonishing how soon a foreigner who comes to this country is born again.—[Speech to Hebrew Alliance, 1903.

There is something beyond the individual quality that works for success in America. Our republican institutions are to be credited with much of the vigor with which we are going forward to the material supremacy of the world.—[To Electrical Engineers, 1903.

I am thoroughly opposed to the military idea. Things have come to a pretty pass when the American ideal shall fall to the level of European nations. The American public has always stood for industry and peace. I think it is fortunate that the President stood out for the Hague Tribunal, but he needs to be watched, though really he is a man of peace.—Interview, 1904.

The great secret of success in business of all kinds, and especially in manufacturing, where a small saving in each process means fortune, is a liberal division of profits among the men who help to make them, and the wider the distribution the better. There lie latent unsuspected powers in willing men around us which only need appreciation and development to produce surprising results.—[London Iron Institute Address, 1903.

LOCAL TRIBUTES TO CARNEGIE'S WORTH

Foundation Established by Him Recalled

ENDOWED WITH $225,000,000

His Foundation for Advancement of Teaching — Wall Street Financiers on His Qualities.

James Bertram, Secretary of the Carnegie Corporation, an organization established in 1911 with a capital of $125,000,000 to perpetuate all Mr. Carnegie's educational benefactions, was deeply moved by the news of his death. Mr. Bertram was born twelve miles from the little Scotch town of Dunfermline, the birthplace of Mr. Carnegie, and had been his private secretary for many years prior to 1911, when he became connected with the Carnegie Corporation.

Mr. Carnegie was my best friend," he said. "For twenty years I was intimately associated with him and his kindness was unfailing. I saw him for the last time a few months ago and in spite of his age I had no idea the end was so near."

Shortly before Mr. Carnegie's death a recapitulation was prepared and published of the work of the Carnegie Foundation for the Advancement of Teaching, his first and one of his largest benefactions. The foundation was created in 1905, primarily for the payment of pensions to teachers and professors in the schools and private universities of the United States, Canada and Newfoundland, and in the thirteen years ending November, 1918, had paid 798 allowances and pensions amounting to a total of $6,260,500.

The Foundation was endowed with $10,000,000 at its creation and an additional $5,000,000 was given by Mr. Carnegie in 1908 to enlarge its scope so as to include State universities. In 1913 the founder made another gift of $1,250,000 to the institution for the specific purpose of endowing a division of educational inquiry for research into methods of teaching and the study of educational problems.

The heads of the principal universities in the country served on the original board of trustees, including President Wilson, then head of Princeton. The first idea of the founder, the free gift of pensions to teachers, was considerably modified in time and finally abandoned as unwise. In its place the Teachers' Insurance and Annuity Association of America was chartered under the laws of New York, through which teachers are enabled to obtain insurance policies and annuity contract by the payment of small monthly sums. The carrying out of this plan is expected to absorb the income of the Foundation for the next fifty years.

George W. Perkins, who is chairman of the finance committee of the Carnegie Foundation, said:

"I am deeply grieved to hear of Mr. Carnegie's death. He was a very great American, belonging to that class which after the war of 1865 was quick to appreciate that we had a united country and a great opportunity. He grasped the new machinery which inventors placed in our hands at that time and with them threw all his great mental energy into developing our country. When his active business career closed, with the same energy he gave a large percentage of his wealth to movements that he believed would help the people.

"One of the last talks I had with him was about profit-sharing. He was most enthusiastic in his commendation of the Steel Corporation's profit-sharing plans, and expressed the belief that the principle of profit-sharing was destined to be a great factor in solving the existing problems between capital and labor."

Thomas W. Lamont of J. P. Morgan & Co. said:

"Mr. Carnegie had extraordinary qualities which made him a notable figure on both sides of the Atlantic. He first achieved a great success in industry, a success which he shared liberally with his capable lieutenants, and then devoted his fortune and his energy to the causes of education and peace. His libraries spread over the English-speaking world, his Foundation for the Advancement of Teaching, his aid to the causes of peace and Pan-Americanism were wise gifts of enduring value and service."

JJames B. Clews of Henry Clews & Co., bankers, said to-day: "The death of Mr. Carnegie removes one of the greatest characters the world has ever known. In these days of labor unrest his career offers a fitting example of what can be accomplished by one commencing in the lowest station of life, when he possesses the necessary qualifications for rising and makes the most of his opportunities.

"Viewed from almost any standpoint, it seems almost incredible that any one should have been able to start at the lowest rung of the ladder as a messenger boy and work himself up through various grades until finally he became the greatest manufacturer that the universe has ever seen. The name of Andrew Carnegie will last for many ages to come, not only, however, as the foremost iron merchant, but for his great works of philanthropy for the benefit of mankind. Mr. Carnegie not only was a great money maker, but he was also a great spender, in the right direction.

"Perhaps no one will ever know the total sum bestowed for benefactions, but that they equalled fully $350,000,000 is generally recognized, nor will it be known until his will is filed what part of his vast fortune he retained at the time of his death, but in all probability this will also approach close to $350,000,000, a large portion of which, no doubt, will go to charity. Mr. aCrnegie's life was a well rounded out one, and it is safe to say that he made every one of his eighty-four years count to the utmost."

Elihu Root, jr., son of ex-United States Senator Root, whose father for years has been Mr. Carnegie's counsel, expressed his sorrow to-day at news of Mr. Carnegie's death, and said he would inform his father, who is at his summer home in Clinton, N. Y. Mr. Root declined to discuss Mr. Carnegie's affairs other than to say that he was a citizen of New York city and that his will doubtless would be probated here. He intimated that the passing of Mr. Carnegie would have no effect upon the future of the Carnegie Foundation and similar philanthropies established by him.

PITTSBURGH FLAGS HALF MAST

City Where Mr. Carnegie Made Fortune Pays Tribute to Memory.

PITTSBURGH, August 11.—In this city, where Andrew Carnegie laid the foundation for his vast fortune in the steel business, immediately after reading the Associated Press dispatch announcing Mr. Carnegie's death, Mayor E. V. Babcock ordered all flags lowered to half-mast. At the Carnegie Institute, the scene of one of his philanthropic works, plans were made to drape the buildings with crêpe. News of Mr. Carnegie's death spread rapidly through the city. At the steel mills which bear his name, preparations were made to suspend work and other institutions in which he was interested planned similar action.

CARNEGIE'S EFFORTS FOR PEACE

Cause Was Nearest His Heart — Some of His Arguments.

In his later years perhaps nothing was closer to Mr. Carnegie's heart than his advocacy of international peace. Both here and abroad he preached his ideas; to afford a more practical basis for agreements, and something tangible about which proposals looking to amity between nations might centre, he gave millions for buildings; $1,500,000 for the palace at The Hague, $750,000 for the Bureau of American Republics at Washington, and the building at Cartago, which was badly damaged in the earthquake of May, 1910. His offer to lend Venezuela $360,000 to avoid war with Germany was an instance of how ready he was to do anything in behalf of peace. He was president of the Peace Society of the City of New York, and an officer or member of several other organizations with similar purposes.

Mr. Carnegie was one of the first to speak out in favor of limitation of armaments by agreement. Curiously enough, the business of war and preparation for war was most to the advantage of Mr. Carnegie's iron and steel interests, but this he did not consider. For many years, or until 1890, he refused to make armor plate in his mills, and it was only at the personal solicitation of President Harrison, who urged it as Carnegie's duty, that he did begin its manufacture.

The limitation of armaments he thought to be the most practical step at the outset, but he looked also beyond that to a time when all wars should cease. In 1909 the peace societies of New York and Chicago, in meeting, called upon President Taft to invite a conference of the Powers with the object of reaching some limit of war preparation by unanimous acceptance. But after a trip abroad, he changed his mind on one point, and in a letter to the London *Times* said that the first move should come from England, which had been chief offender in furthering the "ruinous competition."

"In all truth and soberness," he wrote, "it should no longer be permissible for any two Powers in jealous rivalry to build dreadnoughts contingent upon what each other may do, thus compelling all other naval powers to follow their ruinous and, in this the twentieth century, saddening example, or to become defenceless.

"This is no mere German-British affair. It is a world-wide issue, and the next step, momentous as it may prove for good or evil, is apparently for Britain to take as the inventor and first adopter of the dreadnought.

"Whatever the final result, if Britain played the part of peacemaker, as suggested, she would have the moral support of the enlightened public sentiment of the world with her, a tower of strength. If repulsed she would have her quarrel just. It is not for any non-citizen to advise; she will

choose her own path; certain it is, however, she could play no nobler part nor one that would redound in history more to her honor and glory, illustrious as that history is; for henceforth it is the triumphs of peace through conciliation, not those of brutal war through the slaughter of our fellowmen, that are to make nations venerated in after ages.

"I write as one who loves his native land."

Again, at the opening session of the National Peace Congress, in 1907, over which he presided, Mr. Carnegie took issue with President Roosevelt for writing a letter in the course of which he said that if righteousness and peace were at odds the cause of righteousness should be espoused. Always notably ready to speak his mind, Mr. Carnegie left off reading his manuscript, which he seldom did in his more formal addresses, and for several minutes attacked President Roosevelt's position. He said in part:

We often hear justice contrasted with arbitration. Arbitration is the essence of justice. But what is the first principle of justice? Junius tells us that the first principle of justice is that men should not be judges in their own cause. When a man refuses to submit his dispute to arbitration he is unjust.

We have heard righteousness contrasted with peace. Why, I tell you that righteousness and peace cannot be divorced. Imagine the state of mind of that man who insists that they can be divorced. What could be greater righteousness than peace on earth, good will toward men?

The man who assumes that he is right and insists on judging his own course has not the proper sense either of justice or of righteousness. It is the man who offers to submit his cause to a righteous judge that embraces the "righteousness that exalteth a nation."

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MR. CARNEGIE.

Curiosity about the methods by which Mr. Carnegie acquired his great fortune long since lapsed into interest in the ways he chose to distribute it for the public benefit. This is true of Americans and also of the world outside. For Mr. Carnegie's name was one of the few which the United States has sent forth to captivate the general imagination. Not merely the glamour of a very rich man encircled him. There was the appeal also of his personal peculiarities—the fashion in which he set about meeting the distinct problem that faces the modern multi-millionaire.

Mr. Carnegie met his, it cannot be denied, with great success. Irrespective of what he did, there was that in his manner of doing it which revealed something like genius in hitting off the popular taste. Attaining possession of enormous wealth at an age which for most men would have meant late in life, he gave himself with zest for more than twenty years to its dispersal. He was that rare creature, the jolly millionaire, hail fellow well met with all sorts and conditions of men, giving away vast sums with a laugh, posing as a kind of Brother Cheeryble, with good humor and merriment bubbling from him on all occasions. No one ever thought of Andrew Carnegie as a gloomy accumulator of riches, with a passion for great wealth growing by what it fed upon, or as a miserly type. Instead of being looked upon with suspicion and aversion, he made himself a kind of breezy familiar of the people. They often smiled at things he said or did, but they liked the man. He was so demonstratively democratic; so almost uproarious in his fondness for giving away millions; so expansive in his confidences to the public, such as imparting his determination to die a poor man. In a time of bitter social feeling and breathings of animosity against rich men, Andrew Carnegie so bore himself that it was impossible to use him as a red rag to anarchists.

All this was a greater achievement than some might think. The rôle of the fabulously rich has always been difficult, never more so than now. From the late days of the Roman Republic down through the Middle Ages, the men of great wealth had to act, whether they would or not, under a species of public demand that they make a public use of part of their heaped-up money. They might be under a sort of compulsion to build public baths in Herculaneum or, later, a church in Vienna. Always there was a jealous watchfulness over their accumulations and their gifts, and the latter were often virtually extorted. But Mr. Carnegie sprang forward to volunteer his benefactions. Of his own motion he began to scatter his wealth in fructifying showers. He had his own notions of philanthropy. The Carnegie libraries, sown throughout the land, were probably his chief pride—and highly useful they have been. But he took skilled advice, and his endowment of research, of technical schools, with his ambitious scheme of teachers' pensions, spoke of his readiness to respond to ideas, and of his generosity in advancing them. In all, however, it was the tone and attitude of the man that proved his real sagacity in reading the signs of the times. No one ever voluntarily parted with so many millions so ingratiatingly as Andrew Carnegie.

There were, of course, aspects of his career which grated a little on the finest intelligence and taste. His political views were crude. His opinions on literature and on history were rather Philistine. But in the things that most count he stood the test. His friendships were a tribute to him. John Morley is about as far from being a snob as any man of our time; he is both discriminating and fastidious. Yet John Morley was long a close friend and an admirer of Andrew Carnegie. And in his recent recollections there is a passage in which he says the best thing that can be said of Mr. Carnegie. His foible: Lord Morley was perfectly aware of; his commonplace views on many subjects must often have been the cause of tolerant amusement to the critic and philosopher; yet he put them all aside to say simply: "Mr. Carnegie had an eye for the great things of life." This is true; and it is praise and epitaph enough.

$60,000,000 FOR LIBRARIES

Carnegie Gave More Than 3,000 Buildings—Describes His Method

To give free books to 20 per cent. of the English-speaking world would seem an impossible achievement for one man, but this was what Mr. Carnegie did, at a cost of more than $60,000,000. Besides this, in keeping with his motto of "help those who help themselves," he induced people to give to libraries themselves, and to take an interest in them. So, when he offered $5,200,000 to New York city to construct seventy-eight library buildings, it was estimated that it would take $500,000 a year to maintain them, not to count the cost of sites and books. There would be few now to say that the libraries have not been worth the city's expenditure.

Beginning with a little collection of books which Mr. Carnegie offered to the Mechanics' Institute and Mercantile Library in Pittsburgh more than thirty-five years ago, the ironmaster gave more than 3,000 buildings in his lifetime in places as far apart as New York city and the Fiji Islands. What his own views were on this phase of his philanthropies, which, because of its magnitude, is perhaps most associated with his name, he told himself. He said:

My secretary tells me we have given more than 3,000 library buildings, all under the same conditions, scattered among the English-speaking peoples of the globe, including New Zealand, the West Indies, Australia, and all English-speaking countries. So far Canada has taken almost as many as our own land in proportion to population.

I like library giving for one reason particularly. The library gives nothing for nothing. The youth who is improved by it must cooperate. If he does not read and study he finds no reward. Nothing for nothing is the law within the walls. Help yourself is the decree.

Free public libraries are the cradles of triumphant democracy. The working man showing his friends who have come to visit him the buildings of the town can stop as he comes in sight of the library, which I rejoice to say is almost without exception an ornament to the town, and say to his astonished guests: "Here is my property. I am an owner of this building. The Mayor has not any more rights within its walls than I have. I am part owner with him."

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SKETCH OF THE CAREER OF ANDREW CARNEGIE, IRONMASTER

BEGAN WORK IN FACTORY AT $1.20 WEEKLY WAGE

Man Who Amassed Fortune of Hundreds of Millions Started as "Bobbin Boy," Then Became Telegraph Messenger

Andrew Carnegie was foremost in two things, in steel making and philanthropy. His life and career were often held—by himself especially—to be typical of the opportunities offered to the United States, where, as he exemplified, a boy of humble origin might rise to the top with no other check than that set by his own abilities and character. From the home of a master weaver in Dunfermline, then from the job of a bobbin boy in Allegheny City at $1.20 a week to a fortune of hundreds of millions measured his acquirement of riches; wealth brought to him also an insight into its responsibilities, and a cheery philosophy of his duty toward his neighbor, the acceptance of which made him "the happiest rich man in America." He was easily first among philanthropists; his gifts totalled three hundred and twenty-five millions of dollars. This vast sum, constituting the bulk of his accumulations, did not include countless personal gifts, but was the amount turned back by him to the public to be used in the cause of human betterment. Its bestowal, through a period of nearly twenty years, came to embrace the broadest field yet touched by one man, until its giver was called "the mightiest engine for good to his fellow men."

The chief causes which Mr. Carnegie sought to stimulate by his benefactions are these: The promotion of good reading through public libraries, the cause of scientific research through a research institution, higher education through the Carnegie Foundation, human idealism through a Hero Fund, international peace through a peace endowment, discriminating philanthropy through the Carnegie Corporation, and service to the city that was longest his home and the scene of his business career through the Carnegie Institute of Pittsburgh.

Two rules of Mr. Carnegie's business success, which in itself was practically identical with the whole history of steel, were his ready recognition and seizure of opportunity and his keen perception of worth in other men. A few years ago he boasted, at a dinner in Washington, that he had made forty-two millionaires. Some people said that Mr. Carnegie's associates really made his money for him; it was nevertheless true that he brought these men and opportunity together and gave their efforts direction. Always an aggressive business man, carrying his projects far beyond the vision of his partners, he triumphed in the end by confidence in himself and in steel.

The ironmaster's fortune of hundreds of millions was unique in that, according to his own statement, not a dollar of it was made in Stock Exchange transactions. His breast swelled with pride when he told the veteran telegraph employees, at one of their anniversary dinners: "Gentlemen, it is a good day for this country when the stock gamblers come to grief, and I wish I could invent a system whereby both parties to stock gambling would suffer. I am speaking now as a business man and as one who never made a dollar by gambling in stocks, and who would as soon make it that way as by playing cards, bridge whist, and so on."

Only a short time before his retirement he was planning the absolute domination of the steel world by conquests more daring than he had yet contemplated. Had he been twenty years younger the history of the industry would have been altogether different. He left his business cares and the making of money to work quite as earnestly in philanthropy, and to make good in part his oft-quoted declaration that "the man who dies rich dies disgraced."

Above all his personal characteristics should be put Mr. Carnegie's frankness, his unexpectedness, and his humor. Apparently with no self-consciousness, he courted rather than avoided publicity. Probably the name of no private citizen appeared more frequently in the press. He generally insisted that his name be attached to his gifts. One of the most famous instances when his name was brought into prominence was in the spectacular operations of Mrs. Cassie L. Chadwick, the woman swindler whose forged notes for $250,000 and $500,000, said to have been signed by Carnegie, wrecked the Citizens' National Bank of Cleveland.

With the simple belief of one who had no doubt that all would take his words and deeds as his honest convictions, his was a most engaging personality. He never masked his feelings, he wept unaffectedly at Pittsburgh's shame, and was openly delighted with his honors and praises. His sturdy independence of thought, which ran, in some opinions, to downright vagaries, was got from his father, the master weaver of Dunfermline. Certain it was that Carnegie did his own thinking, and gave his opinions freely on anything. The man who declared that "Uncle Joe" Cannon was most like Lincoln had, indeed, a novel viewpoint. Simplified spelling was one of his hobbies. He preached his doctrine of peace, his [illegible] of giving only to those who [illegible] themselves, and the unhappi[illegible] duties of wealth.

[illegible] in San Francisco a few [illegible] after the financial stress of 1907, he astonished his hearers by saying that he could have made an extra $50,000,000 at that time, but "I saw that this additional $50,000,000 would simply add to my burdens, and I didn't wish the money."

He proposed radical measures for dealing with the problems of wealth. He advocated an inheritance tax of 50 per cent. and other duties, instead of an income tax, which he said would make a nation of liars. A capitalist whose fortune was in steel and iron, his views on the need of tariff protection were enough to create consternation among those interests. Perhaps the true Carnegie was never better shown than when he testified before the Ways and Means Committee of the House of 1909, then engaged in framing the Payne tariff measure. In a joking way he denied all the statements of the hungry protectionists, and made the session almost a comic-opera performance. He went further in extended articles in magazines.

Mr. Carnegie's ideas were of the essence of democracy and equality. He was quite as much at ease among his distinguished friends abroad as among his laborers in this country. The dominant republicanism in his book, "The Triumph of Democracy," gave offence in certain quarters of England, and the grand jury of the city of Wolverhampton went so far as to denounce this volume as a "treasonable production."

So great was his love for democracy that at the time of the occupation of the Philippines, when trouble with the natives was imminent, Mr. Carnegie went to President McKinley and offered to pay the $20,000,000 which this country had given for the islands if the President would give him the commission of going at once to Manila and there announcing to the natives that their independence would soon be granted. This offer was made privately and was not known for many years. Mr. Carnegie was an ardent anti-imperialist from the beginning.

Notwithstanding his great wealth he took pleasure simply. While a frequent visitor at the opera, he owned no box, but sat in the body of the house. He was fond of the stage. He travelled widely, but until his last few years did not own a private car. One day, in the course of the formation of the steel combination, he was invited to come up from Atlantic City. A private car was provided. He entered, sat a while, then said to his companion: "Don't this bore you here—you and I all alone? Let's go into the day smoker where there are people."

Always an omnivorous reader, he was particularly devoted to Shakespeare. A reading of some part of Shakespeare was almost a daily pleasure. He filled his home with the best works of literature and art. He read an enormous amount of periodical literature also, more than a dozen daily newspapers regularly, several literary and trade weeklies, and the important monthlies.

As an author, Mr. Carnegie's writings included: "An American Four-in-Hand in Britain" (1883), "Round the World" (1884), "Triumphant Democracy" (1886), "The Gospel of Wealth" (1900), "The Empire of Business" (1902), (this was translated into eight languages), "The Life of James Watt" (1906), and "Problems of To-day" (1909). His mind was eager for knowledge, and in any subject which caught his interest he took great pains to inform himself minutely. All of his writings and his addresses were of exceptional originality. He had no college education, and considered that such training was of doubtful benefit in commercial life, but he conceded the wider advantages of education, and gave liberally to such institutions, maintaining that from wisdom a man might get more happiness than from wealth. He accepted several honorary degrees from universities, and in 1903 was made Lord Rector of St. Andrew's University.

He loved his mother country devotedly. How he regarded Scotland and his adopted country he himself told in his address before the Worshipful Company of Plumbers in London, when he said:

"I stand before you as a representative of both the old and the new, being neither exclusively of one nor the other, yet of both—a Scottish-American—one my native and the other my adopted country. I like to think of them as mother and wife, both to be greatly loved. Such they are to me. I never see the two flags as I see them before me now without feeling a lump in my throat. For many years since there has floated from my castle in Scotland a double flag, the Stars and Stripes and the Union Jack sewn together. It floats there now—a symbol heralding, I believe, what is to come."

In 1887 the iron master married Miss Louise Whitfield, of Elmira, N. Y. Only one child was born to them, a daughter, in 1897, whom they named Margaret. For two years she was in delicate health and was compelled to wear a steel brace because of an injury received in play. But she grew to healthful, even sturdy, womanhood. Miss Carnegie became the bride of Ensign Roswell Miller, U. S. N., at the New York home of her parents, on April 22, 1919.

"Apprenticeship" as a Business Man

Andrew Carnegie was born on November 25, 1835, at Dunfermline, sixteen miles northwest of Edinburgh, in Fifeshire, Scotland. His early career, in its simplicity and hard-working efforts, he has himself told with his accustomed frankness, as follows:

When I was born my father was a well-to-do master weaver in Dunfermline, Scotland. He owned no less than four damask looms and employed apprentices. This was before the days of steam factories for the manufacture of linen. A few large merchants took orders, and employed "master weavers," such as my father, to weave the cloth, the merchants supplying the materials.

As the factory system developed hand-loom weaving naturally declined, and my father was one of the sufferers by the change. The first serious lesson of my life came to me one day when he had taken in the last of his work to the merchant, and returned to our little home greatly distressed because there was no more work for him to do. I was then just about ten years of age, but the lesson burned into my heart, and I resolved then that "the wolf of poverty" should be driven from our door some day, if I could do it.

The question of selling the old looms and starting for the United States came up in the family council, and I heard it discussed from day to day. It was finally resolved to take the plunge and join relatives already in Pittsburgh. I well remember that neither father nor mother thought the change would be otherwise than a great sacrifice for them, but that "it

would be better for our two boys." . . .

Arriving in Allegheny City—four of us: father, mother, my younger brother, and myself—father entered a cotton factory; I soon followed, and served as a "bobbin boy," and this is how I began my preparation for subsequent apprenticeship as a business man. I received $1.20 a week, and was then just about twelve years old. I cannot tell you how proud I was when I received my first week's own earnings. One dollar and twenty cents made by myself and given to me because I had been of some use in the world. I have had since to deal with great sums, many millions of dollars have since passed through my hands, but . . . for genuine satisfaction, I tell you that one dollar and twenty cents outweighs all. It was the direct reward of honest manual labor; it represented a week of very hard work, so hard that but for the aim and end which sanctified it slavery might not be much too strong a term to describe it.

For a lad of twelve to rise and breakfast every morning, except the blessed Sunday morning, and go out into the streets and find his way to the factory and begin work while it was still dark outside, and not be released until after darkness came again in the evening—forty minutes interval only being allowed at noon—was a terrible task. But I was young and had my dreams, and something within always told me that this would not could not, *should* not last; I should some day get into a better position. Besides this, I felt myself no longer a boy but quite "a little man"; and this made me happy.

A change soon came, for a kind old Scotsman who made bobbins knew some of our relatives, and took me into his factory before I was thirteen. But here for a time it was even worse than in the cotton factory, because I was set to fire a boiler in the cellar, and actually to run the small steam engine which drove the machinery. The firing of the boiler was all right, for, fortunately, we did not use coal, but the refuse wooden chips, and I always liked to work in wood; but the responsibility of keeping the water right and of running the engine and the danger of my making a mistake and blowing the whole factory to pieces caused too great a strain, and I often awoke and found myself sitting up in bed through the night trying the steam gauges.

But I never told them at home that I was having a "hard tussle."

I come now to the third step in my apprenticeship—for I had already taken two, as you see—the "cotton factory" and then the "bobbin factory," and with the third is the charm, you know—deliverance came. I obtained a situation as messenger boy in the telegraph office of Pittsburgh when I was fourteen. This was a transfer from darkness to light, from the desert to paradise, for here I entered a new world, amid books, newspapers, pencils, pens, and ink, and writing-pads, and a clean office, bright windows, and the literary atmosphere; I was the happiest boy alive. Really, after this change there seemed little left to be desired; for what more does one want in life, and indeed what more can one get that is of much consequence? After he has got these things he has "got it all"; the only tools he needs for anything.

Young Carnegie learned to telegraph; he "substituted" once in a while for the regular operators, then was appointed to a place with wages at $25 a month—a competency! It was the sum he had been ambitious for; because it would make his family at home independent. "They could live on $300 a year."

Superintendent T. A. Scott, of the Pennsylvania Railroad, lately completed, used to come into the telegraph office to telegraph to his chief at Altoona, and he came to know Carnegie, the telegrapher. When the Pennsylvania put up a wire of its own Scott asked young Carnegie to come and be "his clerk and operator"—$35 a month. His own story continues:

Being a telegrapher, I took charge of our own railroad telegraph wire when it was constructed, and I believe that I placed the first young woman telegraph student at work on a railroad; so I see it stated. In those days the superintendent had to do everything; there was no division of responsibilities. It was supposed that no subordinate could be trusted to run trains by telegraph or attend to a wreck, and Mr. Scott and I, his successor, were two of the most foolish men I have ever known in this respect.

One day Mr. Scott, who was the kindest of men and had taken a great fancy for me, asked if I had, or could find, five hundred dollars to invest. Here the business instinct came into play, and I felt that the door being opened for a business investment with my chief, it would be wilful flying in the face of Providence if I did not jump at it, and I answered promptly, "Yes, sir, I think I can." "Very well," he said, "get it. A man has just died who owns ten shares in the Adams Express Company which I want you to buy. It will cost you sixty dollars per share, and I can help you with a little balance if you cannot raise it all."

The family had managed by this time to purchase a small house, and paid for it, in order to save rent. My recollection is that it was worth eight hundred dollars.

The matter was laid before the council of three that night, and the oracle spoke:

"Must be done. Mortgage our house. I will take the steamer in the morning for Ohio and see uncle and ask him to arrange it. I am sure he can." This was done. Of course, her visit was successful—where did she ever fail? The money was procured, paid over, ten shares of Adams Express Company stock was mine, but no one knew our little home had been mortgaged "to give our boy a start." Adams Express then paid monthly dividends of 1 per cent., and the first check for $10 arrived. I can see it now, and I well remember the signature of "J. C. Babcock, cashier," who wrote a big John Hancock hand.

Mr. Carnegie's first considerable sum of money was made from this sleeping-car investment (Pullman afterward absorbed the Woodruff Company); then, having been thirteen years with the Pennsylvania Railroad and risen to be superintendent of a division, he observed that wooden bridges were used exclusively.

I saw that wooden bridges would not do for the future, and organized a company in Pittsburgh to build iron bridges. Here, again, I had recourse to the bank, because my share of the capital was $1,250, and I had not the money, but the bank lent it to me, and we began the Keystone Bridge Works, which proved a great success. This company built the first great bridge over the Ohio River.

This was my beginning in manufacturing, and from that start all other works have grown, the profits of the one works building the other. My "apprenticeship" as a business man soon ended, for I resigned my position as an officer of the Pennsylvania Railroad Company to give exclusive attention to business upon my own account.

Developed American Iron and Steel

Carnegie Had the Vision to See Further Than Any Other This Industry's Possibilities and the Energy to Lead—History of His Ventures

Carnegie's name will remain inseparably associated with the most astonishing period of development in American iron and steel. It was he, despite accounts of subordinate parts that were played, who united and developed them. The Keystone Company was his first venture. He saw clearly the end of wooden bridges. His company built the first great bridge over the Ohio River; and the Union Iron Mills appeared in a few years as the natural outgrowth of this ramifying industry.

And so it was. Carnegie, the steel men tell you, was never a practical steel-maker. His genius for organization, or combination, and for generalship made his success. Even at this first undertaking Andrew Carnegie stayed but little about the plant. It was his part to travel, make acquaintances, and get orders, and this he did with wonderful success. He picked friends everywhere, and those of the best sort, in Washington, New York, and abroad. "Long before his wealth had made him famous," says one of his biographers, "he was the personal friend of Gladstone, Rosebery, Matthew Arnold, Herbert Spencer, John Morley, and James Bryce." Older men in the Pittsburgh district looked askance at Carnegie's "flighty" ways and predicted grief for his enterprises; several important business men refused to be connected with his companies.

After the formation of Carnegie Brothers & Co., in 1881, with a capital of $5,000,000, of which Andrew Carnegie held an interest of $2,737,977.95, the rise of the ironmaster was even more rapid. Earnings of the company from 1881 to 1888, inclusive, were as follows, according to T. H. Bridge, in "The Inside History of the Carnegie Steel Company": 1881, 40 per cent.; 1882, 42 per cent.; 1883, 20 per cent.; 1884, 26 per cent.; 1885, 24 per cent.; 1886, 59 per cent.; 1887, 69 per cent.; 1888, 39 per cent. Carnegie got most of the profits, and in the first year named had increased his original capital—a quarter of a million in 1873—just sixty-fold. Nearly all his partners dropped out; Henry Phipps alone was left. The names associated with the development of the company bring back the memories of the old pioneer days in their roughness and romance, too. There were Thomas N. Miller, William Coleman, Andrew Kloman, J. Edgar Thomson, Col. Thomas A. Scott, David McCandless, William P. Shinn, John Scott, Thomas M. Carnegie, David A. Stewart, John W. Vandervoort, and others. Carnegie, long before the number of his associates had become fewer and fewer, had dreams of absolutism in the empire of steel.

It was in 1889 that Henry Clay Frick entered the Carnegie Company, as an organizer and head of the concern. With his aid Carnegie won notable victories, in the acquisition of the famous Homestead works, which paid for themselves in two years, and in 1890 the Duquesne plant, built as a rival, and which repaid its cost into the Carnegie till in just one year. In 1892 the capital was increased to $25,000,000. Frick ousted all the railroads which were quarreling for business and built the Union Railway.

Shortly afterwards, in 1892, Frick met Henry W. Oliver, who owned the Mesaba ore lands.

"Why cannot we go in with you in this Mesaba ore business?" asked Frick.

"On what terms?" answered Oliver.

"Give us five-sixths of your ore stock and we will lend you half a million dollars to develop your mines."

In this way the property now worth tens of millions was got for practically nothing and the Carnegie combination entered the Lake Superior District. Carnegie bought the Bessemer and Lake Erie Railroad to carry the ore, reorganizing it and paying for it in its own bonds. In 1899 he bought his first ore vessels and completed the control of all steps of production.

"Roughly speaking," says Casson, "Mr. Carnegie was the first steel maker who introduced department store principles into the iron and steel business. His corporation was a large establishment run by a few highly skilled superintendents, and by a crowd of young clerks, who were taught to do one thing fairly well. Partnerships were dangled before the eyes of these young clerks until they were fevered with ambition. It was a system of make or break." He goes on:

Carnegie's partners in the later years were as valuable as his earlier associates and proved the truth of his own self-estimate, that he always picked the best men. Charles M. Schwab, William Ellis Corey, George Lauder, James Gayley, A. C. Dinkey, F. T. F. Lovejoy, John G. A. Leishman and others had their part in the development of steelmaking. There were forty partners, nearly all of whom had worked up from a "shirt sleeve" job. P. T. Berg and Henry Boenthräger were two of those whose mechanical ability aided Carnegie's steelmaking. Schwab was perhaps the most spectacular of these, and his handling of the Homestead works after the great strike, it is said, was a mark of ability none has been able to touch. As showing the efficiency which the Carnegie company reached Casson says that "the ore which is lying in the wilds of Minnesota Monday morning is dug up, transported one thousand miles, and made into steel rails by Saturday night." In 1889 the company's profits were $900,000; of this Carnegie's share was $25,000,000.

In 1889 came the great Frick-Carnegie quarrel. Frick charged Carnegie with fraud. In the height of the company's success, and after it was making the enormous profits, Frick



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said, Carnegie had deprived him of his office and demanded that he sell his interests at less than one-half their value. The two men called each other names, and fought a royal war. Carnegie, it was said then by one of his associates, "represented one-man domination; Frick, consolidation and corporation control." In the end the fight was patched up at a conference in Atlantic City and a new company was chartered in New Jersey, with a capital of $160,000,000 in stock and $160,000,000 in bonds. Of the 160,000 shares of common stock Carnegie held 86,379 and Frick 15,484; but Frick was not made a director. James B. Dill, the corporation lawyer, who brought about the settlement, got a fee of $1,000,000. One of the results of the war which most affected Carnegie was the estrangement of Phipps.

After this came the threatened "great steel war," where Carnegie showed his mettle better than ever, even though he was then more than sixty years old, and threw down a challenge which the world was afraid to accept. It came about in this way: In 1900 Carnegie planned the stupendous scheme which was to drive all of his competitors and enemies out of business and make him absolute dictator of the steel world. Carnegie then was the most feared and best hated steel man in the country. Only the year before he had refused to return an option of $1,170,000, which had been given him to secure his company for purchase. The would-be purchasers found themselves unable to take up the option and asked for their money, but it was stoutly refused. That very year he was underselling everybody, so as to get all the business for his mills, regardless of price or of the other fellow's sentiment. Carnegie worked out in his mind a master stroke. His plan was to set on foot a scheme which would carry his operations right into the heart of his enemies' territory, driving them from the field.

He was to fight them all—the Rockefeller interests, the Pennsylvania Railroad, the National Tube Company, the American Steel and Wire Company, and the rest. To fight the tube company he would build a $12,000,000 steel plant at Conneaut, O., to turn out the same finished product at a lower price. To fight the Pennsylvania Railroad, which was discriminating against him in furnishing cars, he would set to work a corps of surveyors mapping out a railway from Pittsburgh to the ocean, which would cut deeply into the profits of the older system. To fight Rockefeller he planned seven monster ore-carrying steamships. To fight them all he projected an international alliance, and planned to proclaim that $10,000,000 would be spent immediately upon improvements on the Carnegie Steel Company, which would place his mills beyond reach of all competition. He would go so far even as to build a rival plant in the market of one of his company's smallest customers because that customer had withdrawn his trade. In fact he would let it be known far and wide that he had in mind the building of new plants to turn out all sorts of finished steel, from needles to pressed steeel cars.

But Carnegie did not have an opportunity to carry through his scheme. No one accepted the challenge; instead the United States Steel Corporation was formed.

Gave $350,000,000 for Public Welfare

Besides Countless Private Benefactions Ironmaster Endowed Six Great Institutions for the Promotion of Education, Idealism and World-wide Peace

When Mr. Carnegie retired from business with an income of $40 a minute it was to "take up philanthropy." Nobody in the world ever took it up so studiously and so generously. Holding as his gospel of wealth that the millionaire should be but a trustee for the poor, "entrusted for a season with a great part of the increased wealth of the community, but administering it for the community far better than it could or would have done for itself," he established six great institutions for the furthering of those philanthropic causes which most appealed to his interest. The Pittsburgh Institute, the oldest of this "family" of six, was founded in 1896, the Research Institution at Washington in 1902, the Hero Fund in 1904, the Foundation for the Advancement of Teaching in 1905, the Peace Endowment in 1910, and the Carnegie Corporation of New York, with an endowment of $125,000,000, the largest ever given in trust for philanthropic purposes, in 1912.

At the request of the United States Commission on Industrial Relations, before which he testified on February 5, 1915 (he was then in his eightieth year), Mr. Carnegie reviewed his benefactions, which, it appeared, then aggregated $325,000,000. He said:

To the Carnegie Institution in Washington its founder gave an endowment of $10,000,000 in 1902. Its activities truly cover the world; scientific expeditions sent out by the institution travel over the seven seas and all the continents in their work and bring back their observations, notes, and so on, which are published for the advancement of science. There are several departments, each of which carries on its own work, with its own organizations. For instance, there are the departments of sociology, economics, in New Haven; of history, the geophysical laboratory, and the like, in Washington; the station of marine biology on the Loggerhead Key in the Dry Tortugas; that of botanical research at Tucson, Ariz., and others.

One of the best known of its expeditions was the sending of the non-magnetic yacht Carnegie in 1909 to chart the seas. This yacht had no magnetic metal about her to disturb the nicest of calculations and her task was to correct the errors which could not be avoided by other observers. This she did with some success.

To the majority of Mr. Carnegie's gifts there was a proviso—other persons should contribute some additional money, or should maintain what he initially set up. The striking exception to this rule was the $15,000,000 fund for pensioning all the college professors north of the Rio Grande.

The Carnegie Foundation for the Advancement of Teaching was the outcome of Mr. Carnegie's sympathy with the cause of education and his desire to be of service to the teachers of America. The act of incorporation obtained from Congress enabled the foundation to receive and maintain funds for paying pensions to college teachers in the United States, Canada and Newfoundland, and "in general to do and perform all things necessary to encourage, uphold and dignify the profession of the teacher and the cause of higher education." Requirements for sharing in the retiring allowances were standardized, and the trustees admitted to such privileges certain colleges and universities which are known as associated institutions.

Seventy-three institutions of higher learning, seventy in the United States and three in Canada, have been admitted to the list of associated institutions, and the Carnegie Institute of Technology brings the total to seventy-four. In these seventy-four colleges, universities and technical schools there were on April 1, 1917, 6,593 teachers, including professors, associate or assistant professors and instructors. Of these 715 were women.

In January, 1913, Mr. Carnegie gave an additional $1,250,000 to the foundation as an endowment for a division of educational inquiry, and this has conducted studies in education covering a wide range of topics.

Before the incorporation in New York in 1911 of the Carnegie Corporation, Mr. Carnegie had given approximately $60,000,000 for municipal library buildings in all parts of the civilized world. Exclusive of the $24,000,000 to the Pittsburgh Institute, he had given more than $10,000,000 to schools and colleges in America and Great Britain. A great lover of music, particularly organ music, he had given organs to a vast number of churches, colleges and schools here and abroad, 250 of the number going to churches in Scotland.

When the Carnegie Corporation was set going in 1912, with an endowment of $125,000,000, all further plans of its founder for libraries, college aid and church organs were turned over to it. Then the great war came, and all such plans were held up. In the two years after the United States entered the war the corporation gave approximately $3,000,000 to the various war-work organizations for training-camp activities and war relief.

Compilation of his benefactions prepared by the Carnegie Endowment for International Peace shows that Mr. Carnegie gave away $350,695,653 up to June 1, 1918.

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CARNEGIE FUNERAL THURSDAY

Services Will Be Held at Shadowbrook, Lenox—Interment at Sleepy Hollow.

LENOX, Mass., August 12.—It was announced by Mrs. Andrew Carnegie at Shadowbrook this afternoon that the funeral of Andrew Carnegie will be held Thursday morning at the residence. No hour was given, but it is understood that 10:30 is the time. Mrs. Carnegie's wish for strict privacy in the funeral will be observed. The Rev. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, Mr. Carnegie's New York pastor, and the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, will officiate. The body will be taken on Thursday afternoon on a special train to Tarrytown, N. Y., and burial will be in the private lot purchased by Mr. Carnegie some time ago in Sleepy Hollow Cemetery.

Messages of condolence continued to arrive in large numbers to-day. Hundreds came by telephone, telegraph or mail, and still others were left at the house personally by neighbors and other friends of the family.

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FORM OF CARNEGIE FUNERAL SERVICES BEING ARRANGED

Doubt as to Ironmaster's Creed Causes Delay

2 RITUALS MAY BE COMBINED

Mr. Carnegie's Writings Searched for Clue as to His Religious Beliefs.

LENOX, Mass., August 13.—Plans for the funeral of Andrew Carnegie to-morrow were completed to-day except for some details relating to the ritual to be used. The arrangements are in the hands of Archibald C. Barrow, Mrs. Carnegie's secretary, who returned from New York last night and spent the forenoon with Mrs. Carnegie. Musical numbers were selected by Mrs. Carnegie, but what these were, as well as all other plans, were withheld at her request.

The Rev. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, arrived to-day and this afternoon will plan the services with the Rev. Benson M. Wyman, pastor of the local Congregational Church.

Doubt as to the religious belief of Andrew Carnegie is believed to be one of the reasons for the delay in deciding definitely upon the funeral services. Reports connecting Mr. Carnegie with this or that church have no foundation, so far as is known here. While he contributed liberally to various denominations, he apparently was not a member of any church society. It had been thought that among his private writings there would be found after his death some expression regarding his funeral.

The voluminous writings of Mr. Carnegie have been closely examined with a view to ascertaining his ideas of the future life and it was pointed out to-day that while there was no definite expression of his attitude towards organized religious work, it was made plain that he believed implicitly in a higher and better world.

In this connection there was quoted the tribute which he paid to the country church in his book, "The Gospel of Wealth." The writer said that the millionaire made good use of his money when he replaced an ugly country church structure, when he came upon it, with a noble specimen of architecture, built, as the Pyramids, to stand for generations. He described the church as embracing an enchanted realm which lay afar from the material and prosaic.

"Once within its massive circle its denizens live there an inner life more precious than the external, and all their ways are hallowed by the radiance which shines from afar upon this inner life glorifying everything and keeping all right within."

NEAR GRAVE OF WASHINGTON IRVING.

TARRYTOWN, N. Y., August 13.—The body of Andrew Carnegie will be conveyed to the Sleepy Hollow Cemetery by automobile hearse and not by train from Lenox, according to word received to-day by the cemetery officials. The body is due to arrive Friday morning.

The Carnegie plot is the largest and costliest in the cemetary. It overlooks the Hudson and contains 12,000 square feet, studded with pine trees, and covered with shrubbery. The Pocantico river flows along the east side of the plot, while a short distance away is the mausoleum of William Rockefeller and the plot of John D. Rockefeller.

Nine hundred feet from the Carnegie plot lies the body of Washington Irving.

The Carnegie plot was bought three years ago by Mrs. Carnegie and her daughter. A crypt of reinforced concrete with hollow tiles, was built at a cost of $40,000. It contains space for only two bodies.

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SIMPLE SERVICES MARK FUNERAL OF ANDREW CARNEGIE

Presbyterian Ritual Is Used at Lenox

NEW YORK PASTOR OFFICIATES

Only Relatives and Few Close Friends Attend Ceremony at Shadowbrook.

LENOX, Mass., August 14.—The funeral of Andrew Carnegie was held at Shadowbrook, his summer home in the Berkshires to-day. There was no eulogy and there were no pall-bearers.

The service was as simple as were the tastes and habits of the man in life. Fully one-half of the sixty persons present were members of the household. The others were intimates of the family.

The ritual of the Presbyterian Church was used by the officiating clergyman, Dr. William Pierson Merrill, of the Brick Presbyterian Church, Fifth Avenue, New York, which the Carnegies attended, and of which Mrs. Carnegie and her daughter, Mrs. Roswell Miller, were members.

The day upon which his daughter Margaret united with this church was declared by Mr. Carnegie to be the "happiest day of his life," and Dr. Merrill has said that with advancing years Mr. Carnegie gave evidence of increasing interest in the society.

A mixed quartet from this church sang the three hymns which have been the favorites of the philanthropist and former iron master. Dr. Merrill was assisted by Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie frequently worshipped during the summer months.

At the conclusion of the service, which occupied barely twenty minutes, the body, accompanied by most of the party, was removed in a motor car to Hillsdale, N. Y., where a funeral coach was in waiting. This car was attached to the regular train of the New York Central Railroad leaving at 1:11 o'clock this afternoon for Tarrytown. Thence the body was to be taken by automobile to Sleepy Hollow for interment in a lot chosen by Mr. Carnegie some years ago.

The service at Shadowbrook was held in the great reception room on the first floor, at the east end of the mansion overlooking Lake Mankeenac, one of the beauty spots of the wonderful estate, and where Mr. Carnegie had spent many happy hours at his favorite pastime, angling.

The body reposed in a severely plain casket, placed in the centre of the room and all but hidden in a wealth of floral pieces. The mahogany of the casket was covered with heavy black broadcloth. A small name-plate of silver bore only the inscription "Andrew Carnegie, born at Dunfermline, Scotland, November 25, 1835. Died Lenox, Mass., August 11, 1919."

Just before 10:30 o'clock this morning, the hour set for the funeral, those who were to hear the last rites entered the room and grouped themselves about the casket. With Mrs. Carnegie and her daughter, Mrs. Roswell Miller, who were in conventional mourning, were the daughter's husband, Ensign Miller; Miss Estella

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Whitefield, Mrs. Carnegie's sister; Mrs. Morris Johnson, a niece of Mr. Carnegie; his nephews, Andrew and Morris Carnegie; Mrs. Carnegie's private secretary, Archibald Barrow, and John Poynton, who had long served the master of the house in a similar capacity.

Next in the circle were notable representatives of those who had helped the industrial giant to make his millions and others who had helped the philanthropist distribute the major part of those millions for humanitarian purposes.

Among these were Charles M. Schwab, once president of the Carnegie Steel Company; Robert A. Franks, business adviser of Mr. Carnegie for many years, treasurer of the Carnegie Corporation and of the Carnegie Foundation for the Advancement of Teaching; Rev. Frederick H. Lynch, who represented the Carnegie Peace Foundation during the Peace Conference at Paris, and Oliver Ricketson.

Others intimately associated with the family were Mrs. Henry Phipps, wife of Mr. Carnegie's old partner in the steel business, and their son, Howard; Dr. R. S. Woodward, president of the Carnegie Institution at Washington; Elihu Root, jr., representing his father in the matter of the Carnegie Endowment for International Peace, James C. Greenway and wife and Arthur A. Hammerschlag, director of the Carnegie Institute at Pittsburgh.

Seated near these were all those of the household who had ministered to the home comforts of the master of the house. Many of these had been long in the employ of the family.

The clergymen, wearing gowns, stood at the head of the coffin and back of them were the members of the quartet, directed by Clarence Dickinson, organist of the Brick Presbyterian Church. The singers were Miss Rose Bryant, Miss Marie Stoddart, Frank Croxton and Grant Kimball.

The service opened with the singing of "O Love, That Will Not Let Me Go." The Rev. Mr. Wyman recited the two prayers of the ritual and followed these with the Lord's Prayer. The quartet then sang "He Leadeth Me." Dr. Merrill read the passages appointed from the Psalms and the service closed with the singing of "Crossing the Bar." As the voices of the singers died away, the benediction was pronounced by Dr. Merrill.

Rain fell heavily throughout the morning, but shortly before the funeral hour the skies gave signs of clearing.

The funeral party left for Hillsdale at 11:40. A car filled with flowers preceded the hearse and five touring cars carrying the members of the party followed.

Among those at the services at Shadowbrook who did not accompany the body to Hillsdale were Mr. and Mrs. Chauncy M. Depew, Mrs. John E. Parsons, Mr. and Mrs. G. L. Winthrop and two daughters, Mr. and Mrs. Charles Lanier and Mrs. Joseph H. Choate.

Guards stationed at the gates of the estate prevented any persons from entering during the funeral except guests of the family.

BODY ARRIVES AT HILLSDALE.

HILLSDALE, N. Y., August 14.—The party accompanying the body of Andrew Carnegie on the way from Lenox to Sleepy Hollow arrived here in automobiles just before 1 P. M. The body was transferred to a funeral coach attached to a New York Central train leaving for Tarrytown at 1:15.

ANDREW CARNEGIE

Pittsburgh's Estimate of the Great Ironmaster's Secret of Success—When He Began, and How He Got the Lead in the Trade—Methods in His Time and Methods of To-day.

[Special Correspondence of The Evening Post.]

PITTSBURGH, August 15.—Andrew Carnegie used to say "pioneering doesn't pay," and yet he was in the larger sense the greatest pioneer in the development of the American iron and steel trade. He was quick to take hold of the problem, but he was not necessarily the first. Carnegie rightly said, "Iron and steel owe an unpayable debt of gratitude to James M. Swank," the great historian and statistician of the industry, and he would hardly dispute Mr. Swank's accuracy in placing the Carnegie organization the eleventh in his list of the early manufacturers of Bessemer steel in the United States, as may be seen by reference to Swank's "Iron in All Ages," published in 1884. In that review, Carnegie Brothers & Co. are shown to have made their first Bessemer steel on August 25, 1875. Of the works that preceded theirs, several survive, but it was not long until the Carnegie organization was the largest manufacturer of Bessemer steel in the United States.

The history of the steel trade has been strewn with wrecks, soon forgotten. But that is only another way of saying that all the works that have survived were managed by men who were more or less quick to adopt new methods and devices. Carnegie was not much quicker than others; but with his instinctive knowledge of the best time to take hold, he was able to make all his improvements on a large scale, and thus reap the larger benefits from them.

Andrew Carnegie's greatest ability was admittedly in selecting men and putting them in the right place. That presupposes, however, a knowledge of what kinds of men are required to make a complete organization. In this Carnegie did not neglect the financial end. Henry Phipps, his boyhood friend and partner for many years, had peculiar ability along that line. It was said he could keep a check in circulation longer than any other man in Pittsburgh. Easily the greatest financial achievement of the Carnegie organization was the financing of the change from wrought iron to mild steel manufacture, in the decade of the eighteen-nineties. This had to be done largely in a period of industrial depression. Scores and scores of iron mills succumbed, adhering to their iron plants when there was no longer a competitive field. It was said that at one time the Carnegie Steel Company's paper was in every bank in the State of Pennsylvania.

Carnegie's greatest hobby was also his chief means of success. It was tonnage. He had keen appreciation of the factor played by "overhead." Stupendous expenditures were made for engines and machinery, but when installed they were made to pay for themselves by producing tonnages that rivals had not dreamed of compassing. He was followed, of course, but he always maintained the lead. It was tonnage output per unit of equipment that enabled the American steel industry to outdistance its foreign rivals while paying much higher wages per man.

The Carnegie sales methods have been criticised, particularly by comparison with those of to-day; yet last December a movement was started in the steel trade to eliminate the common form of contract, practically an option in many cases, and the movement was soon abandoned. That system of selling was originated by Mr. Carnegie. It is recognized throughout the steel trade as being a Carnegie policy. The object was to tie up consumers so that if they could use the tonnage it would be furnished; if they could not, no one was the loser.

Carnegie was a price cutter. So were his competitors. He was simply a more astute price cutter. He played the game of his time. But it would be rash to assume that if he were living his life over again he would not play the game now according to the rules of to-day.

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Carnegie Not Stockholder.

When United States Steel common was selling around this week's low level, rumors were circulated in Wall Street to the effect that the decline was due to selling for the estate of Andrew Carnegie. Carnegie was not a stockholder of United States Steel. In turning over his steel plants to the new corporation in 1901 he took first mortgage bonds. Those bonds are now largely scattered, owing to gifts made by the Iron Master to libraries, etc. In 1901 there were $301,000,000 of the first mortgage 5s outstanding. The amount has since been reduced to $236,000,000 through the sinking fund. Each year bonds are called at 115 and paid off.

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NEW CARNEGIE WILL IS SHORT DOCUMENT

Daughter to Gain by Recent Testament

Elihu Root to Offer for Probate Next Week Petition Drawn Short Time Ago.

The will of Andrew Carnegie which, it is expected, will be filed for probate next week by Elihu Root is not the elaborate 4,000-word document which Mr. Carnegie himself wrote,

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but is a much shorter document drawn up later by Mr. Root, when Mr. Carnegie decided, after the marriage of his daughter to Ensign Roswell Miller several months ago, to have a second testament drawn, instead of writing codicils and making other changes to the original will.

When his daughter was married Mr. Carnegie made generous financial provision for her and for this reason found it advisable in some respects to modify the original will.

In the new document the Home Trust Company, Mr. Carnegie's own company, is trustee and executor of the estate Robert A. Franks of 135 East Sixty-sixth Street, long the business adviser of Mr. Carnegie and treasurer of the Carnegie Foundation for the Advancement of Teaching, is president of the Home Trust Company.

A statement that the will would dispose of an estate valued at $50,000,000 also is declared to be untrue. It is also said that Mr. Carnegie did not dispose of several times that sum before his death.

The Home Trust Company, which is a New Jersey corporation, will continue to act, it is said, as disburser to nearly 500 personal friends of Mr. Carnegie who for several years have been receiving monthly checks from Mr. Carnegie. These monthly payments range from $25 to $50, and will continue throughout the lifetime of each pensioner, the payments being made from a fund created by Mr. Carnegie long before his death and outside his will. The pensioners are all old friends, dating from the days when Mr. Carnegie was taking his first steps toward wealth and prominence.

The Home Trust Company was organized solely for the purpose of caring for Mr. Carnegie's financial transactions. It was incorporated in 1901 with $100,000 capital. Its headquarters are in Hoboken. Under reciprocal laws passed by the Legislatures of New Jersey and New York States a trust company in either State is permitted to act as executor or trustee of an estate in the other State.

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"Better" Men.

To the Editor of The Evening Post:

Sir: The epitaph which your contributor of the article on "Carnegie the Scot" reports the multi-millionaire as choosing for his tomb, is suggestive. He seems to have prided himself on being both willing and able to select for his service men "better" than himself.

It would be informing to know just what the word "better" meant to Mr. Carnegie. Did he mean "better" in the sense of better equipped intellectually and technically? Or "better" in the sense of their being more responsive as well as sensitive to the ethical implications of industry?

Whatever he may have meant, it may not be untimely or altogether amiss to intimate that the problem which he claimed to have solved personally to his satisfaction is like unto one that contemporary democracy faces. To be more concrete: Is the average voter to-day willing to select for service at Washington or at Albany some one as Senator, Congressman or Assemblyman who is "better" than he is? And will he sustain the action of an executive who selects as advisers men who perchance are "better" than he—the executive—is?

As long ago as 1869 Charles W. Eliot, in his inaugural at Harvard University, dropped a dictum which he did not then develop at length, to the effect that one of the severest tests yet awaiting the American democracy was its willingness to use experts for civic ends. With the provision that the "expert" must combine honor with knowledge, character with technical proficiency, this dictum still is grimly searching in its import.

George P. Morris.

Washington, August 18.

CARNEGIE THE SCOT



Photo (C) by Underwood & Underwood.

A homely pose of Andrew Carnegie

ANDREW CARNEGIE was a worthy son of Scotland, which Sydney Smith called "that knuckle end of England, that land of Calvin, oat-cakes and sulphur." He had many of the qualities which Scotland breeds in its hardy people of the lonely moors and barren hills—independence, industry, perseverance, thrift, among them, and not the least, a measure of Scotch humor and shrewd common sense. Your Scotchman is a man of many tales. Some he tells, others are told of him. Andrew Carnegie was no exception to the rule. He possessed a fund of stories, humorous and serious alike, and his friends not only repeated them, but related stories of their own to illustrate his habits of thought and the striking points in his character.

In the course of his long life Mr. Carnegie became, as it were, a sage. A poor immigrant boy, he had seized the opportunities which America offered and won a vast fortune. Many honors had come to him. Instead of joining the ranks of the idle rich, he had become a great philanthropist, and in retirement was devoting his money and ability to the things which he believed would further the welfare and happiness of mankind.

His opinion on many topics was sought by interviewers. Often he did most of the interviewing himself, and again he would decline to discuss a topic which seemed unworthy or which might lead to a useless controversy. Always when he sailed for England on the way to Skibo Castle, his home in Sutherland, Scotland, and always when he returned to New York, he gave his views on men and events, and these were eagerly published throughout the country. He was an optimist and believed thoroughly in the United States, his adopted country. Once when he sailed for his Scotch home he predicted an era of prosperity for America and pulled out a postcard bearing the following sentiments:

Let the scowler scowl and the howler howl,
And the politicians go it;
I don't care what the pessimists say,
The country's all right, and I know it.

Pretty good sentiments for this day, even though the country is beset by labor and reconstruction problems, a spirit of unrest, and a dollar which buys only fifty cents worth of food.

Mr. Carnegie had many worthy dreams, not the least of which was his ardent desire to promote universal peace. The Carnegie Endowment for International Peace, the Church Peace Union, the Central American Peace Palace, the Pan-American Building, and the Peace Palace at The Hague are the physical monuments of his effort to bring about a spirit of good will among the nations of the earth. Some years ago Dr. Andrew D. White, who proposed the building of the Hague Peace Palace to Mr. Carnegie, wrote a letter to the editor of the *Friedenswarte*, a German peace journal, telling of the months he spent in urging to Mr. Carnegie to make the gift, and how the latter's "Socratic method" of questioning rasped him until he wrote a letter which he thought would end all talk. Mr. Carnegie's answer was: "Come to Skibo and talk it over."

"This invitation I accepted at the earliest moment possible, and the result was a most delightful week," Mr. White wrote. "Every morning was ushered in by the piper sounding old Scotch battle songs under our windows, as he made his three rounds about the castle walls, and the duties of every day then opened nobly by anthems from the organ in the great hall of the castle. Guests of distinction from various parts of the world took up discussions of current political and social questions at breakfast, and then followed excursions among the hills of Sutherlandshire or along the shores of the Northern Ocean or up the streams or through the forests—all combining to make each day a beautiful dream.

"But soon this began to alarm me. There was nothing more of the Socratic method. The Hague Palace of Peace and all the questions which I had come to discuss seemed as entirely forgotten as the ghost of Banquo or the battle of Bannockburn. Delightful days succeeded, but no mention was made of the question

which had brought me, and after nearly a week of this, there came what seemed a bit of comedy. One morning Mr. Carnegie invited me to go fishing with him in the trout lakes among the hills. I had never caught a trout since one proud day, forty years before, in the North Woods of New York; but now a great hope arose within me—now I should have the philanthropist all to myself; what excellent conditions for diplomatic angling; who could tell what new help for the world I might bring home with me?

"Certainly it 'looked like business.' We were arrayed in Scotch caps, cloaks and tippets, given a brave show of fishing tackle, and after a short drive we stood by the side of a boat in one of the trout lakes. But, alas, a colossal Highlander solemnly conducted Mr. Carnegie to one end of the boat, myself to the other, and, to my intense disappointment, took the oar and seated himself between us. He then gave me to understand that the very first requirement of Scotch trout fishing is silence. The situation was now desperate indeed; it was my last day in that paradise, and I had made my preparations for departure early next morning.

"The mountain scenery now lost its charm. I soon lost interest in fishing and gave myself up to reflections as cheerless as the rocky hillsides. Thus the day slowly passed—not a word exchanged—Mr. Carnegie catching a few fish, I catching none, and my hopes of the great Palace of Peace fading into the misty sky above us. The return ride was devoted to the philosophy of fishing. Dinner came, with discussions of literary and scientific questions, and the evening followed with noble music. All for which I had come appeared lost—when, suddenly, our host quietly took his seat beside me.

"There followed the still, small voice, and straightway, with a method no longer shrewdly Socratic, but nobly Platonic, there was unfolded to me a view of the whole subject which we had for many months been discussing together. The original idea of a library of international law had developed into something far grander. The Peace Palace of The Hague began to reappear, and in a new glory—as a pledge and sign of a better future for the world; and then came from him the words which assured his great gift to the nations—the creation of a centre and symbol of a world's desire for peace and goodwill to men."

The League of Nations, that bogy which makes Senator Lodge shiver and cry out in despair, took form in Mr. Carnegie's mind many years ago. As rector of the University of St. Andrews, Scotland, he addressed the students on October 17, 1905, discussing a "league of peace." The following is sufficient to illustrate his argument:

"If the principal European nations were not free through conscription from the problem which now disturbs the military authorities of Britain, the lack of sufficient numbers willing to enter the man-slaying profession, we should soon hear the demand formulated for a League of Peace among nations. The subject of war can never be studied without recalling this simplest of all modes for its abolition. Five nations coöperated in quelling the recent Chinese disorders and rescuing their representatives in Peking. It is perfectly clear that these five nations could banish war. Suppose even three of them formed a League of Peace—inviting all other nations to join—and agreed that since war in any part of the civilized world affects all nations, and often seriously, no nation shall go to war, but shall refer international disputes to the Hague Conference or other arbitral body for peaceful settlement, the League agreeing to declare non-intercourse with any nation refusing compliance. Imagine a nation cut off to-day from the world.

"The League might also reserve to itself the right, where non-intercourse is likely to fail or has failed to prevent war, to use the necessary force to maintain peace, each member of the League agreeing to provide the needed forces, or the money in lieu thereof, in proportion to her population or wealth. Being experimental and upon trial, it might be deemed advisable, if necessary, at first to agree that any member could withdraw after giving five years' notice, and that the League should dissolve five years after a majority vote of all the members. Further provisions, and perhaps some adaptations, would be found requisite, but the main idea is here."

Five years later, when President Taft was pressing his case for general arbitration of international disputes, including questions of national honor, his most vigorous supporter was Mr. Carnegie. Writing in the *Century Magazine*, he hailed Mr. Taft as "the leader in the crusade against man killing man in war, as Lincoln became the leader in the crusade against the selling of man by man."

Before the war Mr. Carnegie was accustomed to spend his summers at Skibo Castle, where he followed the life of a Scotch laird. Skibo has been described as "the newest old castle in the world." When he bought the place Mr. Carnegie was told that he must either leave it a ruin or rebuild from the foundations. He rebuilt, and Skibo was a modern house in every sense, including many American improvements not to be found on old-world estates. His library at Skibo was selected for Mr. Carnegie by the great scholar Lord Acton, and comprises some 25,000 volumes. Mr. Carnegie used the books freely, for his reading covered a variety of subjects. The Laird of Skibo entertained many distinguished guests, including the late King Edward, to whom he recited a poem composed by Joaquin Miller on the occasion of Mr. Carnegie's birthday. The verses began with greetings to President Roosevelt, the German Kaiser, and the King of England, and ended by saying that the Poet of the Sierras would sooner shake the hand of Carnegie than all the others. "Hail, fat Edward," was the way Miller referred to the King, and the latter, it is said, did not take kindly to the verses.

Some years ago Mr. Carnegie entertained at Skibo fifteen citizens of his native town, Dunfermline, and handed to them securities worth $2,500,000, thus forming the Dunfermline Trust, whose object he explained as follows:

"It is an experiment, the object of which is to attempt to introduce into the monotonous lives of the toiling masses of Dunfermline more of 'sweetness and light,' to give them, especially the young, some charm, some elevating conditions of life which their residence elsewhere would have denied, so that a child in his native town will feel, however far he may have roamed, that simply by virtue of being such his life has been made happier and better."

Mr. Carnegie also said that he had provided for this experiment in his will more than twenty years before, but his retirement from business enabled him to put the scheme into operation in his lifetime. In defining the problem set before the trustees he said it merely involved this question:

"What can be done in towns to benefit the masses by money in the hands of the most public-spirited citizens?" If it was proved that good could be done, the trustees would open new fields to the rich, which, Mr. Carnegie believed, the wealthy classes would hereafter be more and more anxious to find for their surplus wealth.

Golf attracted Andrew Carnegie as it does another philanthropist, John D. Rockefeller. Some years ago he described the lure of the game in the *Independent*, using his own simplified spelling.

"The charm of golf," he wrote—"who can analyze and decide in what it really consists? First, we need to use the plural. It has not one, but a seore of charms. We are under the sky, worshipers of the 'God of the Open Air.' Every breth seems to drive away weakness and diseas, securing for us longer terms of happy days here on earth, even bringing something of heven here to us. No Doctor like Doctor Golf—his cures as miraculous as those sometimes credited to Christian Science, minus its unknown and mysterious agencies, which are calculated to alarm prudent people. Not the least of its virtues is its power to affect the temper and especially the tung. We hav only to remain silent to produce unusual results. The preventiv treatment, successfully applied, has its richest field upon the green.

"No game givs so much of the open air, the elixir of life from morning till nite. With a modest bite at luncheon, mayhap, it can be playd without undue fatigue, even by elderly people, and then there's the few minutes' rest and the chat at the green with your bosom crony. No delay impairs the game. Sit and moralize. Drive off at your plesure, it's all the same."

Although the list of Mr. Carnegie's gifts is a formidable one, it does not represent the sum total of his charities. He remembered the friends of his youth, friends upon whom fortune had not smiled, and not a few of them drew pensions from his pri-

AUG 23 '19

CARNEGIE'S GO

Philanthropist Lived Up to His Belief That Ri munity and Should Return

By
Secretary of

IT was the unique experience of Mr. Carnegie to live two of the most extraordinary lives in history. After progressing from obscurity to the domination of his country's greatest industry, contributing as few have done to the prosperity of the nation, and accumulating one of the world's notable fortunes, an even more exceptional career of benevolent distribution made him probably the most widely known of living men, "easily first among the world's philanthropists."

In 1889, at the age of fifty-four, he published an essay which, at the suggestion of Mr. Gladstone, was given wide circulation under the title of "The Gospel of Wealth." On the text that riches are "only a sacred trust to be administered for the general good," he argued briefly that wealth comes from and should return to the community. It arises only partly from labor, discovery, invention, individual ability and enterprise; it is due primarily to the increasing demands of an increasing population. Meanwhile the distribution of wealth lags behind improvement in the hours of labor, wages and the general condition of wage earners. The community, therefore, should enforce progressive taxation concluding with practically confiscatory death duties, thus both claiming its own and persuading the rich to employ directly in distribution the activity from which the community has already profited indirectly through their accumulation.

"This, then, is the duty of the man of wealth: To set an example of modest, unostentatious living, shunning display or extravagance; to provide moderately for the legitimate wants of those dependent upon him; and, after doing so, to consider all surplus revenues which come to him simply as trust funds, which he is called upon to administer, and strictly bound as a matter of duty to administer in the manner which, in his judgment, is best calculated to produce the most beneficial results for the community."

These ideas were by no means new, but they had never before been enunciated so definitely by so rich a man, and no one ever carried them out with equal consistency. During thirty years Mr. Carnegie, with the coöperation of his wife and daughter, gave away the unparallelled total of a third of a billion dollars, the great bulk of his fortune. His persuasive public address, prolific writing, and convincing example had much to do with the belief concerning the social responsibility of wealth that is current to-day.

Mr. Carnegie, moreover, gave himself in an unequalled way to comprehensive study and bold experiment in the difficult art of giving—"it requires the exercise of no less ability than that which acquires it, to use wealth so as to be really beneficial to the community." The early transformation of his native town in Scotland, Dunfermline, and prompt generosity to Pittsburgh, his adopted home, were followed by countless personal benefactions that won world-wide recognition. Soon, however, his attention concentrated almost professionally upon a limited number of dominant interests—good reading, music, science, heroism, education and peace. From these resulted the erection of 3,000 public library buildings throughout the English-speaking world, and, in addition to many other gifts for music, the provision of 8,000 church organs; the endowment of hero funds for North America and ten European countries; great gifts to universities and colleges; the establishment of the Institution for the Advancement of Science, the Foundation for the Advancement of Teaching; the Endowment for International Peace, the Church Peace Union, the Central American Court of Justice, the Pan American Union, and the Peace Palace at The Hague—the seat of the permanent court of arbitration which has already settled numerous international difficulties.

Accepting the principle that the comprehensive relief of distress is a function of the state, Mr. Carnegie directed his own endeavor toward constructive betterment and progress—"what the improver of the race must endeavor is to reach those who have the divine spark ever so feebly developed, that it may be strengthened and grow. . . . You cannot push any one up a ladder unless he is willing to climb a little himself. . . . As a general rule, it is best to help those who help themselves."

The increase and diffusion of knowledge and understanding through libraries, "the cradles of democracy," with which his name was first widely associated, was due to his boyhood impression of the value of good books and the difficulty of obtaining them, combined with later observation that individual effort is not relaxed but stimulated by books, and that the gift of a library to a community which provides ground and maintenance elicits that coöperation on the part of the recipient which is essential if benevolence is to help rather than hurt.

"It is from personal experience that I feel that there is no human arrangement so powerful for good, there is no benefit that can be bestowed upon a community so great, as that which places within the reach of all the treasures of the world which are stored up in books. . . . Whatever agencies for good may arise or fall in the future, it seems certain that the free library is destined to stand and become a never-ceasing foundation of good to all." For similar reasons organ were given without distinction of to churches that shared their cost. "The man who reveals new beauties in music enriches human life in one of its highest phases. . . . The Bible tells us that in heaven music is the principal source of happiness—the sermon seems nowhere."

Two-thirds of Mr. Carnegie's recorded benefactions took the form of permanent institutions. The earliest, the Carnegie Institute of Pittsburgh, founded in 1896, comprises a free public library, a music hall, museums of fine art and natural history, and an institute of technology—"upon no foundation but that of popular education can man erect the structure of an enduring civilization." The library, with a score of branches, counts its attendance and circulation in millions. The music hall provides a great auditorium, like the Carnegie Music Hall in New York, organ and orchestral concerts and public functions. The permanent collections of the museum of fine arts are excellent; its annual international exhibit of contemporary painting has been of influence not only in America, but also in Europe. The museum of natural history has developed popular interest and contributed conspicuously to the world's knowledge of prehistoric animals. The institute of technology provides training for engineers, architects and household economists, as well as day and night instruction for thousands of men and women in the trades. These institutions have drawn to their vicinity a score of others, all together constituting a community centre that is unique among our cities.

The Carnegie Institution of Washington, established in 1902, "to encourage investigation, research and discovery," represents Mr. Carnegie's belief in scientific inquiry, experiment and verification in the search for truth and its application to human welfare. The institution has eleven departments, the best known being those of botany, with a desert laboratory in Arizona; experimental evolution at Cold Spring Harbor, L. I.; the nutrition laboratory at Boston; the astronomical observatories at Mount Wilson, Cal.; the geophysical laboratory at Washington, which made possible the production of optical glass in the United States during the war; and the department of terrestrial magnetism, which has corrected the maritime charts of the world through the observations of its non-magnetic yachts. The results of the work of these departments and of numerous minor grants have been published in several hundred volumes that are considered indispensable by scholars.

The Carnegie Hero Fund Commission, established for the United States and Canada in 1904, embodies the idea that generous recognition of heroism may bring about an increase of chivalrous conduct and self-sacrifice in every-day life. The commission has awarded gold, silver and bronze medals to fifteen hundred men and women who have saved others from drowning, fire, asphyxiation, railway, mine, industrial and other accidents; has cared for them during disability, aided them to acquire higher education, engage in business, purchase a home, liquidate indebtedness, or carry out some other worthy purpose; and has provided for the widows or dependents of those who lost their lives in heroic action.

The Carnegie Foundation for the Advancement of Teaching was organized in 1905 with two functions, educational inquiry and the payment of retiring allowances to college professors and pensions to their widows. A few years' of experience proved the unsoundness of practically all pension systems that had been established in the prevailing manner. Succeeding study resulted in the establishment by the Foundation, after generous provision for those who had expectations from its original plan, of a superior system which is being adopted by an increasing number of other organizations, the Foundation having become a centre for information concerning this developing form of social service. The results of its educational inquiries concerning the preparation and status of teachers, college organization and administration, and medical, legal, engineering, and vocational education, have been distributed widely in a series of monographs which have been welcomed as a national service.

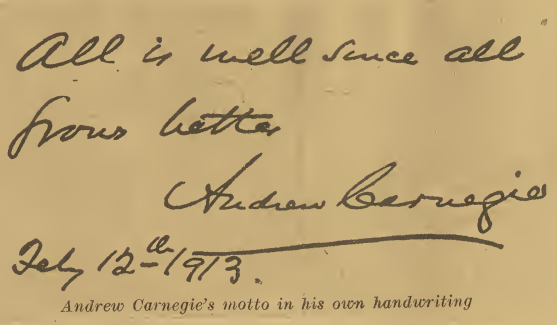
After his directorship of military railroads and telegraphs during the war between the States, Mr. Carnegie ceaselessly endeavored to discover, behind self-interest and suspicion elements of common confidence and fellowship that might be developed into methods of settling international difficulties other than by war. For this purpose he founded, in 1910, the Carnegie Endowment for International Peace. Its division of history and economics has published studies of the causes of war and of its effects on population, health and social welfare. Its division of international law has encouraged organizations and studies looking toward judicial settlements, and published and aided the publication of diplomatic docu-

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PEL OF WEALTH

Were a Sacred Trust Which Came From the Com- he Source Whence They Came

E FURST
rnegie Foundation



Andrew Carnegie's motto in his own handwriting

ments, treaties, agreements and the classics of international law and arbitration. Its division of education and intercourse is devoted to the spread of sound knowledge of international facts and policies and the encouragement of friendly relations through publications, organizations, courses of instruction, correspondence and international visits. During the war with Germany the president of the endowment was Ambassador Extraordinary to Russia, the secretary was chairman of the drafting committee at the Peace Conference, and the entire division of international law was incorporated in the national service of the Department of State.

The latest of Mr. Carnegie's establishments, the Carnegie Corporation of New York, with the largest endowment ever recorded, was inaugurated in 1912, like the United Kingdom Trust for Great Britain, for the study and promotion of philanthropy itself. While chiefly continuing the founder's activity in providing libraries, giving to colleges, adding to the support of his earlier establishments, and making large gifts for war work—including libraries for the cantonments—it has carried out studies of the public usefulness of libraries, library schools, social centres and legal aid societies, and is concluding a comprehensive study of methods of Americanization.

The resources of this group of institutions, while small when compared with those of any well-known insurance company or bank, are unparalleled in philanthropy, and potential for incalculable good. (Hero Fund, five; Peace Endowment, ten; Institution, twenty-two; Institute, twenty-six; Foundation, twenty-nine; Corporation, one hundred and twenty-five millions.) They have been entrusted to the care of more than a hundred well-known men, chosen with Mr. Carnegie's characteristic discrimination.

The trustees of the Institute and of the Hero Fund are largely former business associates or other friends of the founder. Those of the Foundation are the presidents of leading universities and colleges —President Wilson was a member of its executive committee until he withdrew from academic life. Those of the Institution are philanthropists, men of affairs, scientists like the director of the National Museum, and statesmen like President Taft. The direction of the Peace Endowment is similarly constituted, Senator Root having been its president from the beginning, the president of Columbia University the director of its division of education. The presidents of the earlier establishments make up five of the nine trustees of the Carnegie Corporation; Mr. Roosevelt was a member of its committee on Americanization until his death.

These organizations are all in early youth; only one has attained its majority. With the optimism embodied in his favorite quotation, "All is well since all grows better," Mr. Carnegie anticipated their future by conferring upon their trustees and their successors power to modify their work from time to time, authorizing them to "apply the revenue in a different manner and for a different though similar purpose to that specified, should coming days bring such changes as to render this necessary," and reserving to Congress the right to "alter, repeal, or modify" their acts of incorporation. Finally, that they might never be without "the healthy breeze of public criticism," he encouraged the regular publication of full accounts of all of their resources and activities.

Mr. Carnegie himself deserved the encomium that he gave to another: "Such an example as he left is one of the most precious legacies that can be bequeathed to posterity, a career spent, not in pursuit of miserable aims, which end in self, but in high service for others." His memory is secure from time and change. The usefulness of the organizations that he created and set in motion can be estimated only by coming generations. Representing as they do his vitality and his vision; his sense of responsibility and his resourcefulness; his genius for organization, direction and success, they promise to be of enduring value, not unworthy perpetuators of his personality and purpose, of what Lord Morley called his "instinct for the great things of life," of the title conferred upon him in 1911 by the twenty-one American Republics—"Benefactor of Humanity."

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CARNEGIE REAL ESTATE BEQUEATHED TO WIDOW

Lloyd George and Taft Receive $10,000 Annuities—Mrs. Roosevelt, Mrs. Cleveland, John Morley and John Burns Remembered

Andrew Carnegie's will was filed to-day. He left less than thirty million dollars after having given away over three hundred and fifty millions. All the real estate and works of art go to Mrs. Carnegie. Financial provision for Mrs. Carnegie and for his daughter, Mrs. Margaret Miller, was made during Mr. Carnegie's lifetime.

The financial bequests are of wide range. Ex-President William H. Taft is remembered with a ten thousand-dollar annuity. Mrs. Theodore Roosevelt and Mrs. Grover Cleveland (who is now Mrs. Preston) each receive half that sum yearly. A notable item is an annuity to Lloyd George, Premier of England, of $10,000. John Morley gets $10,000 a year and John Burns $5,000. In musical circles Walter Damrosch is remembered with $5,000 a year.

The institutions which drew so liberally upon the iron master's generosity during his lifetime are not forgotten. The gift of $750,000 to the Cooper Union of this city is made complete with the sum of $60,000. Pittsburgh University is remembered with $200,000. Another bequest is that of $200,000 to the Authors' Club of New York. Other institutions to receive large sums are Stevens Institute at Hoboken, $100,000; the St. Andrew's Society of New York a like sum, while Hampton Institute in Virginia (an institution for colored persons) receives the largest single sum—$300,000.

The list of friends and subordinates remembered by Mr. Carnegie is lengthy and covers every phase of the career of the philanthropist. Especially provision is made for those who served him in subordinate capacities, concluding with specific bequests for the laborers on the Skibo estate.

Elihu Root, jr., who filed the will, said:

"Mr. Carnegie's gifts to charity during his lifetime totalled somewhat in excess of $350,000,000. The value of his estate is estimated at between $25,000,000 and $30,000,000. He really did divest himself of his great fortune for the benefit of mankind, as he long ago said that he would.

"The will leaves the real estate and all the works of art and household goods to Mrs. Carnegie. Financial provision for Mrs. Carnegie and for Mrs. Carnegie's daughter, Mrs. Miller, was made during Mr. Carnegie's lifetime rather than by the will. In the words of the will itself: 'Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter Margaret; and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide.'

"The fourth article of the will contains a series of legacies, the most substantial of which are to charitable institutions. The fifth article of the will contains a series of annuities to relatives and friends. The Carnegie Corporation of New York is the residuary legatee, and Home Trust Company of New Jersey is executor and trustee under the will."

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Mr. Carnegie's joy in giving shines out in his final benefactions. His will is not the cold legal document of a man compelled to relinquish his hold upon his possessions. It is infused with the spirit of one seizing his last opportunity to gratify both himself and new and old recipients of his bounty. The one thing that might safely have been said in advance was that his will would be in some way characteristic of him. Its most distinctive feature is emphatically so. This is the very unusual, probably unprecedented, list of annuities. These are striking in their range, including as they do business associates, friends, and public or semi-public individuals. A will that provided an annuity for the British Premier, the ex-President of the United States, and the widows of two former Presidents would be of interest on that score alone. This feature of the document is its author's final expression of his well-known conviction that public servants are inadequately rewarded. It will be noted, too, that these annuities finally revert to the residuary estate; that is, to the Carnegie Corporation. Thus Mr. Carnegie, canny Scot as well as generous friend, contrived to give and to conserve at the same time, so that his works might long live after him.

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A Carnegie Planet.

Mr. Carnegie shared an almost unique honor with the Empress Eugénie in having a planet named after him during his lifetime. Two of the remarkable family of minor planets situated between the orbits of Jupiter and Mars were named Carnegie and Eugenia. In Mr. Carnegie's case, the honor was paid him by the International Committee who give the minor planets their names in recognition of his munificent gifts to American observatories and scientific research work generally. It was once, I believe, suggested that he should buy the right to name the asteroids—of which there are several discovered every year—and that the money thus obtained should be used to endow research observatories in the southern hemisphere, but nothing came of the typically American proposal.—[Westminster Gazette.

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CARNEGIE'S DEATH,
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The Evening Sun.

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AUG 11 '19

CARNEGIE DIES AT

Noted Philanthropist Expires In His Eighty-fourth Year

LENOX, Mass., Aug. 11.—Andrew Carnegie died at his summer home here shortly after 7 o'clock this morning.

The cause of his death was said to be bronchial pneumonia.

Andrew Carnegie, philanthropist, was born at Dunfermline, Fifeshire, Scotland, Nov. 25, 1835. He came with his family to the United States in 1848, settling in Pittsburg.

He was Lord Rector of St. Andrew's University from 1903 to 1907, from which he received the degree of LL. D. in 1905. He was Lord Rector of Aberdeen University from 1912 to 1914. He received the degree from Allegheny College, Pennsylvania, in 1915.

This was Mr. Carnegie's third season at Shadow Brook, the great summer home built by the late Anson Phelps Stokes and purchased by Mr. Carnegie in 1915. He arrived this year on May 31. He was noticeably weaker than in previous years, taking very little exercise except short walks in his flower garden.

He passed most of his time in pleasant weather seated on his veranda, which faces Lake Mahkeenec. He was very fond of this view, as it reminded him of one from Skibo Castle in Scotland. Only once this year had he been out in the electric launch which he bought in 1916 for fishing.

Shadow Brook is one of the largest private houses in America, having more than 100 rooms. It is built after the style of the English manor places and stands half way up toward the summit of Bald Head mountain, having a view of more than twenty miles to the south. The place is said to have cost Mr. Stokes more than $1,500,000.

Mr. Boynton announced this afternoon that no funeral arrangements would be made until Mrs. Carnegie had recovered from the shock produced by her husband's death. It is expected, however, that the funeral services will be at Shadow Brook and the burial in New York city.

Members of the Carnegie household said that the ironmaster had planned to go to Scotland this summer.

PITTSBURG, Aug. 11.—Flags on the city, county and other public buildings were ordered at half mast to-day as a sign of mourning for Andrew Carnegie.

CARNEGIE GRASPED HIS OPPORTUNITIES

Became Steel Master by Studying New Processes.

The good fortune of Andrew Carnegie began at the very start. He was born in Dunfermline, Fifeshire, Scotland, on November 25, 1835. His good fortune in the sense conceived lay not in the place but the year of his birth—a year that synchronized with certain conditions in America which left him just about time to qualify for the part he was to play in the story of steel. He needed thirty years for the intermediate steps, and he had them, with one to spare, before the high tariff had thrown its protecting arms about the "infant industry" he was to help toward maturity. The tariff and control of transportation lay at the very foundation of his success.

How he came to command that golden rebate privilege and convert to one gigantic purpose the Bessemer steel process, Lake Superior ore and Connellsville coke is explained by some of the earlier steps in his restless progress upward.

There was but little education for the boy in Dunfermline. What little he got was at the local schools and from an uncle who was addicted to inflammatory speech and labor agitation. In 1848 the general adoption in Scotland of the steam loom found his father, a weaver, out of employment and the family decided to emigrate to the United States. After a voyage that lasted forty-nine days they reached port, mother and father, Andy, 13 years old, and Tom, 6 years old. They made their first home in Barefoot Square, Slabtown, Pa.

Learning the Lessons of Thrift.

Here the father found work at his trade and entered Andrew in the same employ as a bobbin boy at $1.20 a week wages. The mother took in washing and did binding for a neighbor, a shoemaker named Phipps. With the shoemaker's ten-year-old son Harry young Andrew earned odd pennies peddling fruits and cemented a friendship and later a partnership not to be completely dissolved while both lived.

The duties of bobbin boy were not sufficiently remunerative and Andrew resigned. After a brief essay at tending furnace he became a messenger boy in the employ of the Ohio Telegraph Company at a salary of $11.25 a month. In his resting moments he studied telegraphy, and four years later obtained employment with the Pennsylvania Railroad as an operator.

Willingness to take a chance, with the ability to back it up, resulted in his next advancement. A wreck occurred on the railroad and Col. Scott, who was in charge, was not to be found. Young Carnegie realized the conditions and rose to the occasion. He sent telegrams broadcast to train despatchers at other stations ordering trains held and signed them "Thomas A. Scott, Division Supt." Traffic was restored without further accident. For this notable service he was made secretary to Col. Scott, and eventually succeeded him as division superintendent.

As secretary to Col. Scott, he found himself bound up in a number of enterprises and turning his promiscuous activity to profit. It started with an opportunity thrown his way by Col. Scott to purchase ten shares in the Adams Express Company at $60 a share. His mother mortgaged her house to raise the money and he bought the stock. The transaction opened to him a vast perspective of possibilities. He had become a capitalist.

Up the Ladder of Success.

Before long, in one way and another, he had bought his way into the Woodruff Sleeping Car Company, the Columbia Oil Company, the Duck Creek Oil Company, the Dutton Oil Company, the Pittsburg Elevator Company, the Third National Bank of Pittsburg and a locomotive and bridge works. The ten years from 1855 to 1865 were devoted to these interests without the surrender of his Pennsylvania connection. At 28 years of age, in 1865, he succeeded Col. Scott as superintendent of the Pittsburg division.

An oil speculation yielded him his first large profit. The transaction involved the outlay of not a single dollar. A note bought the stock; the dividends paid for it.

In 1864 Carnegie began to appreciate the possibilities in iron. He bought a one-sixth interest in the Iron City Forge Company. Thomas N. Miller, Andrew Kloman and Henry Phipps were the other partners. Miller was voted out and induced Carnegie to join with him in starting rival works. The experiment was not a success and the two companies were merged as the Union Iron Mills Company with a capital of $500,000. Carnegie then organized another company, the Keystone Bridge Works, which was prosperous from the first. Into it he drew Col. Scott, now vice-president of the Pennsylvania Railroad, and more important still, J. Edgar Thomson, its president. The dividends of the new company quickly showed how much it was worth to have the support of a great railroad. Carnegie resigned as superintendent. He had formed a more profitable conection with the railroad.

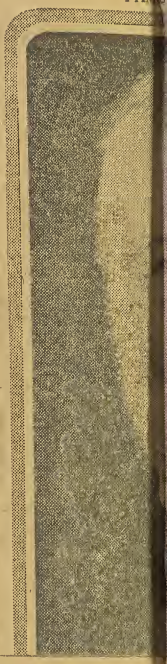
At the outbreak of the Civil War when Col. Scott was made Secretary of War, Carnegie acted as superintendent of military roads. The knowledge he then gained enabled him, later to bid advantageously for many contracts for new bridges and iron and steel for new railroads.

Saw Possibilities of Steel.

In 1867 he represented the Pennsylvania Railroad in England, being commissioned to sell about $9,000,000 in bonds. The task was fraught with difficulties, but Mr. Carnegie accomplished it, and his commissions amounted to approximately $225,000. Discharging his trust with the railroad, he kept a strict watch on the steel industry in England, and in 1868 returned to the United States and installed the Bessemer process of steel refining in his mills.

It was the adoption of the Bessemer process which laid the way open to empire in steel making. While abroad Carnegie saw a giant Bessemer converter in operation and investigated the process. From that moment his vision was steel. He returned to Pittsburg and organized the firm of Carnegie, McCandless & Co. There were eventually fourteen partners in the concern. Into its coffers went all Carnegie's profits from the sale of bonds and $25,000 more.

The first step was the purchase of a 110 acre tract a dozen miles or so outside of Pittsburg, where they erected a Bessemer plant and named it the Edgar Thomson Steel Works.





TER BRIEF ILLNESS

S IRONMASTER DEAD.



CARNEGIE'S ONLY CHILD.



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Mrs. Roswell Miller.

With Thomson, president of the Pennsylvania, there was gold in the circumstances. At a stroke it settled the question how to deal with competition. It was to be rebated out of existence.

Thus was described the division of labor among the new partners at this period: "Shinn bossed the show, McCandless lent it dignity and standing, Phipps took in the pennies at the gate and kept the pay roll down, Tom Carnegie kept everybody in a good humor, and Andy looked after the advertising and drove the band wagon."

A Student of Opportunity.

Carnegie's business methods earned him no little criticism, but in results they justified themselves. He never pretended to be a practical master of the iron and steel trade. He was a student of opportunity and a salesman.

In 1874 the real Carnegie boom began. The year before the first of the famous Lucy furnaces had been built, to be duplicated two years later. They forced up the average output of iron from fifty to 100 tons a day. The Edgar Thomson Steel Works were running a successful race with their nearest competitor.

As the profits mounted one by one Mr. Carnegie's partners dropped out. Democracy in business had at that time no virtues for the man who was gradually emerging as master. He saw that in the clash of many opinions there was weakness; in one man power strength and individual profits. Some of the partners are said to have been forced out; others voluntarily parted with their holdings; others died. By 1881 Carnegie owned more than half of the entire business. A reorganization was undertaken under the name of Carnegie Brothers & Co.

The new concern was a $5,000,000 affair with Carnegie at the head. It operated the Edgar Thomson Steel Works, while a second limited partnership called Carnegie, Phipps & Co. operated the Homestead Mills, the armor plate mill near the same plant, the Keystone Bridge Works and other properties. A few years later, awaiting the advent of Henry Clay Frick in 1888, Phipps and Carnegie alone remained of the original fourteen partners. In the last named year Carnegie found himself in control of seven great iron and steel works and possessed of some $15,000,000. The profits of the companies in 1899 were given as $21,000,000.

Value of 10 Years Efficiency.

During the ten year period Mr. Carnegie had risen to be absolute master of steel.

In 1892 occurred the Homestead strike and the famous Frick-Carnegie fight. Carnegie was severely criticised for having remained in Scotland playing golf while the strike was in progress, leaving Frick here to battle for them bith, and for having later forced Frick out of the combine. The differences of the two men were ultimately adjusted by a plan of reorganization which recognized Frick's claims.

For two years from 1899 the Carnegie Steel Company dominated the steel industry, but in 1901 it was absorbed by the United States Steel Corporation for $460,000,000, the greatest sale ever recorded. That same year Mr. Carnegie retired from business. At that time his income was said to exceed $22,000,000 a year.

Mr. Carnegie was one of the world's efficient little men who gain in vitality what they lose in bulk. He was hardly more than 5 feet 4 inches in height. His feet and hands were small, his eyes blue and keen, his head rather large and solidly modelled. A short white beard hid evidence of obstinacy. A shaggy shock of white hair denied his years. In his brighter moods he was a jovial figure of a man, with something of the familiar "Andy" showing through the master of millions. He was given to boyish humors and boyish self-satisfaction with what he was and had done.

Married and Settled Down.

Somewhat intolerant in his earlier years, he is said to have softened considerably after his marriage. At 53 he married Miss Louise Whitfield, the daughter of Mrs. Frances D. Whitfield of 35 West Forty-eighth street, New York. His bride was 28 years old. Their first New York home was in East Fifty-first street, but, deciding to establish his residence in this city, he built a palatial home further up Fifth avenue, extending from Ninetieth to Ninety-first street. Nothing was overlooked in this masterpiece of the architect's art to provide for the comforts and luxuries of its wealthy master. While this home was being prepared for him in America he negotiated the purchase of Skibo Castle, in Scotland. This ancient baronial mansion he completely remodelled, shipping the steel and structural iron from his mills in Pittsburg to the shores of Scotland.

Every whim of Mr. Carnegie's was gratified in the building and reconstruction of the Skibo estate. The property extends for miles along the coast. It has many excellent hunting coverts, trout streams and a golf course laid out according to the latest expert advice. At a convenient point is a specially built iron and concrete pier, off which his private yacht was moored, always ready for sea. Over the Skibo estate, comprising some 35,000 acres in all, flew a special flag made to show a combination of the Stars and Stripes with the Union Jack.

In this country retreat the tenants of Skibo knew a different side of the venerable owner than did the world. In business he was hard, sharp and aggressive, demanding the same full value he gave. In Skibo he was the generous dispenser of gifts to the people. He was a promoter of games and took keenest pleasure in watching the sports. A private piper in Highland costume accompanied him on all his trips about the estate. Nothing seemed to give him more delight than watching the foot races of the boys and girls of the place. Lacking an appreciation of amateur sporting laws, he gave liberal cash prizes.

Remembered His Early Struggles.

He offered many advantages in education to the children of Skibo. He remembered his own childhood, with its bitter struggle against the wolf, and always sought to ease the path of the kiddies who came to his attention.

The upkeep of such a tremendous tract required the maintenance of a large staff of assistants. There were game keepers, fish experts, foresters, gardeners, house attendants, grooms, veterinaries and stable attendants, &c.

Mr. Carnegie was in advance of the times in regard to prohibition. He was a total abstainer himself and urged abstinence upon his employees. He gave a 10 per cent. bonus to all the employees at Skibo and in his houses in this city every year they reported that they had not drunk any intoxicating liquors. He said once that the first, and most seductive peril and destroyer of most young men, was drinking alcoholic liquors.

His views of life were broad and diversified.

After devoting himself to the liberal art of living Mr. Carnegie became a great reader and expressed himself freely on all manner of subjects, economic, social, political, philosophic and literary. He formed many friendships with prominent men in all parts of the world and often in his Fifth avenue house was the host at gatherings of unusual distinction.

He was the author of several books, more than one of which provoked international discussion. His two earliest works were "Round the World," published in 1879, an account of a trip across the Pacific to

Japan and back by way of Suez and Europe, and "An American Four-in-Hand in Britain," in 1882. These were followed in 1886 by his best known book, "Triumphant Democracy," which reached in two years a circulation of 40,000 copies, and "The Gospel of Wealth." In 1902 appeared the "Empire of Business," which has been translated into eight languages, and two years later a "Life of James Watt."

Disbursing His Great Fortune.

The clubs, orders, &c., of which Mr. Carnegie was a member include the Lotos, St. Andrews, Riding and Driving, Indian Harbor Yacht, Engineers and the Authors. He was a Commander of the Legion of Honor of France, Grand Cross of Orange and the Grand Cross of the Denebrog. Fifty-three cities of Great Britain and Ireland conferred citizenship upon him.

Mr. Carnegie's benefactions exceeded the sum of $400,000,000. People the world over benefited by the little Scohchman's outpouring of wealth. From New Zealand to California, from Canada to the Orkney Islands, the words "Carnegie Library" have a neighborhood meaning. To the making of many libraries apparently there secmed to him no limit save the limits of the globe. He made it the business of his later years to give the reading opportunity to any community anywhere which manifested a desire for it vital enough to conserve it once it had been given.

He declared that, remembering his own boyhood, when access to a library of a few hundred volumes was a lighted door of exit from his insufficient early education, he made a resolve to keep that door open to others if ever he had the means.

For libraries in this country alone Mr. Carnegie expended upward of $30,000,000. The largest single gifts were to New York, Philadelphia and St. Louis.

Library gifts mounting into the millions were also made to Canada, Great Britain, Scotland, Ireland, Porto Rico, New Zealand, Tasmania and the West Indies. Over $6,000,000 are represented by the libraries Mr. Carnegie gave to England.

Many Communities Benefited.

Mr. Carnegie had founded 1,500 libraries or more and his secretary was considering fresh applications almost every day up to the time of his death. It was Mr. Carnegie's idea that these institutions were in no sense a charity, but a benefit assured by popular support.

"Free libraries maintained by the people," he once declared, "are cradles of democracy, and their spread can never fail to extend and strengthen the democratic idea, the equality of the citizen, the royalty of the man. They are emphatically fruits of the true American ideal."

Much criticism attended the acceptance of these gifts both here and abroad. This was offered on the ground of the great cost of maintaining the libraries, a condition always imposed upon the beneficiaries, and on the ground of the reluctance confessed by some of the captious to conspire with Mr. Carnegie in what was viewed as a vast scheme of self-perpetuation and self-advertisement.

The largest of Mr. Carnegie's single gifts was that creating the Carnegie Institute of Pittsburg. This gift to the city of his prosperity called for a total outlay for building, equipment and endowment of from $16,000,000 to $25,000,000. The technical schools form a group of buildings near the main structure. It was the technical schools that Mr. Carnegie regarded as of first importance in the foundation. They provide training in the handicrafts, technical methods and a general industrial education which calls for technical learning or skill. The institute was formally turned over to the city of Pittsburg on April 11, 1907, with impressive ceremonies. In his address of presentation Mr. Carnegie said:

Congratulated by Rockefeller.

"Dollars are only dross until spiritualized, a means to an end, and miserable is the man mean and squalid his life, who knows no better than to deaden his soul by mere possession, counting over the hoard which holds him down by using his faculties in old age in augmenting the useless stuff which ministers not to any taste worthy of man."

On this occasion occurred a memorable exchange of letters between Mr. Carnegie and Mr. Rockefeller, his great rival in the disbursement of millions. Mr. Rockefeller wrote:

"Please accept my hearty congratulatione on your great and good speech at the dedication of Carnegie Institute in your old home city of Pittsburg. It has the right ring. I am with you. You have my best wishes for the success of all your grand efforts to help your fellow men. I hope and trust that our prosperous men the world over will be stimulated to emulate your noble example. I believe that untold good will result therefrom."

Answered Mr. Carnegie:

"Many thanks, fellow worker, in the task of distributing surplus wealth for the good of others. I clasp you hand. Your congratulations are highly valued."

Second in size of Mr. Carnegie's benefactions is the Carnegie Foundation for the advancement of teaching and the retirement on suitable pensions of professors of the college in this country, Canada and Newfoundland. The amount first set aside for this purpose was $10,000,000 and sectarian institutions were debarred. Later $5,000,000 was added to the original fund.

In January, 1902, Mr. Carnegie called into existence the Carnegie Institution of Washington, a project for the encouragement of higher education and advanced scientific research.

Carnegie Foundations Worldwide.

The Carnegie Hero Fund Commission came into existence in 1904 with a fund of $5,000,000. It was designed to make provision for those dependent upon persons who had lost their lives or sustained injury in the performance of acts of heroism. Medals were struck bearing Mr. Carnegie's profile in relief which are awarded in recognition of courage of the heroic order Canada, the United States and Newfoundland share in the awards of the commission, which has thus far disbursed over $360,000 in benefits and awarded 379 medals.

Mr. Carnegie's partiality for the members of the engineering professions led him several years ago to finance at a cost of $1,500,000 the erection of the United Engineering Building at 25-33 West Thirty-ninth street, which became the headquarters of five separate organizations of engineers.

The number of his gifts to the colleges of the country was legion. Many went to the smaller colleges. To Amherst he gave $100,000 for a new dormitory and twenty-five Carnegie scholarships; the University of Southern California received $25,000; Lake Forest College, $40,000; Western Reserve University, $125,000; Iowa College, $10,000 and a new library; Bates College, $50,000; Brown University, $150,000 toward the John Hay library; Stevens Institute, $125,000; Lafayette College, $50,000; Pennsylvania State College, $150,000; Oberlin, $125,000; Tufts, $100,000; Syracuse, $150,000; Bowdoin, $50,000 for a professorship in history and political science, and Hamilton College, $200,000 toward the Elihu Root Trust Fund, while to Princeton he presented an artificial lake and other gifts.

Education for the Poor His Hobby.

Mr. Carnegie was convinced that the problem of the South would be solved by Booker Washington's policy of education. In giving $600,000 for the endowment of Tuskegee Institute he declared that he considered the negro educator "one of the greatest living men, the modern Moses." History, he added, "is to tell of two Washingtons, one white and the other black, both fathers of their people." To Berea College he gave $200,000 toward the maintenance of a separate school for negro students.

To Cooper Union Mr. Carnegie gave $300,000 for the establishment of a mechanical arts day school.

Other dispensations designed to advance the cause of education were $250,000 to the Mechanics' and Tradesmen's Institute of New York, $200,000 for Curtis scholarships to the University of Paris and $10,000,000 for the Carnegie Educational Fund in Scotland.

In March, 1910, he announced the creation of a fund of $5,000,000 in the interest of teachers and the betterment of educational facilities in ten leading cities of the United States. Of that amount $500,000, yielding an annual income of $12,000, was apportioned to the teachers of New York city.

To the largess publicly given must be added many gifts to hospitals, asylums, friends and old employees. Among the most graceful of his personal gifts was that of the late Lord Acton's library to the Hon. John Morley.

It is noteworthy that Mr. Carnegie never gave money for the support of a church. It was a principle with him not to do so, not because he was himself an agnostic and a student of Herbert Spencer, but because he did not believe the highest good would come of this form of giving. In the donating of church organs, however, he was lavish.

Discrimination in His Gifts.

"I am a devoted lover of music," he said only a short time ago. "I give organs to churches or help churches to get organs because I am willing to be responsible for everything the organs say, but I could not be responsible for all that is said from the pulpit."

Spelling reform was another hobby ridden very hard by Mr. Carnegie. Of late years his ardor on the subject perhaps had cooled a bit. His attempts to finance a new orthography into general use had obliged him to submit to a good deal of raillery from those who did not feel the force of the reform argument.

Not all the demands upon him met with assent. He knew how to refuse and sometimes did it with emphasis. He was especially unwilling to give aid where those benefited failed to cooperate with him.

"I have often been asked," he said, "why I do not do so and so for a city or institution. It is usually because I want those places or institutions to help themselves. I love to help those who help themselves."

The outbreak of the world war came as a great and staggering blow to Mr. Carnegie. For years he had labored hard to establish a peace court, and he gave $10,000,000 to build and maintain a palace at The Hague, where he had fondly hoped all international controversy would be settled without bloodshed. That the nations of the world should ignore his palace at The Hague when the greatest of all peace conference was in progress was another cruel blow.

Worked for European Harmony.

So earnestly did he strive to reestablish harmony and understanding between the warring nations that the Germans capitalized his name and incorporated it in their peace propaganda in 1915. Mr. Carnegie denied that he had ever offered money to finance propaganda to bring about a German sought peace.

The efforts of Mr. Carnegie to bring about a world harmonoy, disarmament and peace by arbitration aroused considerable criticism, but he continued his efforts, established his commissions and redoubled the vigor of his efforts. He did not profess to know how war might be ended, but declared that there must be some way.

When war came to America, however, notwithstanding his great love of peace Mr. Carnegie contributed liberally toward the Liberty Loans. As thoroughly as he had opposed war

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with Mexico he approved America's declaration of war against the Germans, then threatening to overwhelm Europe with final ruin. He gave with conspicuous generosity toward war welfare work. In the great Red Cross war chest campaign in early 1918 Mr. Carnegie made a single gift of $1,000,000.

The reestablishment of peace with victory crowning the arms of America made Mr. Carnegie especially happy. He spoke several times in support of the founding of a world league for the preservation of peace, but, when the stress of war had died away Andrew Carnegie, more than fourscore and three, withdrew from the public eye and spent his remaining days absorbed in the more intimate interests of his family, neighbors and friends.

Daughter Marries.

Mr. Carnegie's daughter Margaret was married on April 22, this year, to Roswell Miller, formerly an ensign in the navy and now on the reserve officers' list. The wedding was celebrated at the Ninetieth street home of the bride and was marked by its informality. Only the immediate family and most intimate friends of the bride and groom were present. Mr. Carnegie gave his daughter away. Mrs. Carnegie, with her own hands, made her wedding dress. The ceremony was performed by the Rev. Dr. W. Pierson Merrill of the Brick Presbyterian Church before an altar of flowers erected in one of the smaller dining rooms.

There were no bridesmaids. Miss Carnegie was attended by Miss Dorothy Miller, sister of the groom, with whom she was graduated three years ago from Miss Spence's School. C. Roberts Miller, younger brother of Ensign Miller, was best man.

Mr. Carnegie and Roswell Miller, Sr., had been friends since Civil War days, when Mr. Carnegie was superintendent of military railroads and Mr. Miller was a captain of artillery. The friendship was renewed in 1899, when Mr. Miller was made chairman of the board of directors of the Chicago, Milwaukee & St. Paul Railroad, and came to New York to live.

Ensign Miller was a sophomore at Stevens Institute in the early days of the world war. He went to France as a volunteer to drive an ambulance. When the United States entered the war he returned to New York and joined the navy. His sister gave a party at their residence, 969 Park avenue, to welcome him home, and Miss Carnegie was one of the guests. His attentions pleased Mr. and Mrs. Carnegie, and when Ensign Miller was mustered out of the service last fall his engagement to Miss Carnegie was formally announced Nov. 25, on Carnegie's eighty-third birthday.

Mr. and Mrs. Miller left New York immediately after the ceremony for an extended honeymoon. They have taken a house at Princeton, N. J., and in the fall Mr. Miller expects to enter Princeton University and complete his education as a civil engineer.

CALL CARNEGIE GREAT GENIUS

Financiers Pay Tribute to Dead Ironmaster.

SCHWAB IS DEEPLY MOVED

Perkins and Lamont Contribute Words of Praise.

George W. Perkins, upon hearing of Andrew Carnegie's death to-day, said:

"I am deeply grieved to hear of it. He was a very great American, belonging to that class which after the war of '62 was quick to appreciate that we had a united country and a great opportunity. He grasped the new machinery which inventors placed in our hands at that time, and with them threw all his great mental energy into developing our country. When his active business career closed, with the same energy he gave a large percentage of his wealth to movements that he believed would help the people. One of the last talks I had with him was about profit sharing. He was most enthusiastic in his commendation of the Steel Corporation's profit sharing plans and expressed the belief that the principle of profit sharing was destined to be a great factor in solving the existing problems between labor and capital."

Thomas W. Lamont, of J. P. Morgan & Co. said:

"Mr. Carnegie had extraordinary qualities which made him a notable figure on both sides of the Atlantic. He first achieved a great success in industry, a success which he shared liberally with his capable lieutenants, and then devoted his fortune and his energy to the causes of education and peace. His libraries spread over the English speaking world, his foundation for the advancement of teaching, his aid to the causes of peace and Pan-Americanism were wise gifts of enduring value and service."

James B. Clews of Henry Clews & Co. said:

"The death of Mr. Carnegie removes one of the greatest characters the world has ever known. In these days of labor unrest his career offers a fitting example of what can be accomplished by one commencing in the lowest station of life when he possesses the necessary qualifications for rising in life and makes the most of his opportunities. Viewed from almost any standpoint, it seems almost incredible that any one should have been able to start at the lowest rung of the ladder as a messenger boy and work himself up through various grades until finally he became the greatest manufacturer that the universe has ever seen.

"The name of Andrew Carnegie will last for many ages to come, not only, however, as the foremost iron merchant, but for his great works of philanthropy for the benefit of mankind. Mr. Carnegie not only was a great money maker, but he was also a great spender and a spender in the right direction. No one perhaps will ever know the total sum bestowed for benefactions, but that they equalled fully $350,000,000 is generally recognized. Nor will it be known until his will is filed what part of his vast fortune he retained at the time of his death, but in all probability this will also approach close to $350,000,000, a large portion of which, no doubt, will go to charity. Mr. Carnegie's life was a well rounded out one, and it is safe to say that he made every one of his eighty-four years count to the utmost."

"I would be difficult for me to find words to express my love and admiration for Mr. Carnegie," said Charles M. Schwab.

"He was my friend, partner and associate for thirty years. He was the greatest man I ever knew, and his heart was so filled with tender sentiments especially with reference to hi associates, as to make him beloved as well as admired by all who came in business or social contact with him.

"He possessed the faculty of inspiring others to unusual effort in a greater measure than any man I ever knew and he always won by expressions of appreciation rather than by criticism.

"The world has lost a great benefactor, and I have lost a greater friend than whom no man ever had."

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CARNEGIE TO LIE AT TARRYTOWN

Ironmaster to Be Buried in Sleepy Hollow Cemetery.

NO SERVICES IN NEW YORK

Private Funeral to Be Held Thursday at Shadow Brook.

LENOX, Mass., Aug. 12.—The body of Andrew Carnegie, steel magnate, who died here yesterday, will be taken to Sleepy Hollow, Tarrytown, N. Y., for burial, it was announced at the Carnegie home here to-day.

It was also said that there will be no funeral services in New York. At the same time it was learned that the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, and the Rev. Dr. William Peirson Merrill, pastor of the Brick Presbyterian Church, New York, will officiate at a private funeral service to be held Thursday morning at Shadow Brook.

After the services Thursday the body will then be taken by special train to Tarrytown, N. Y., for burial in a lot Mr. Carnegie bought there a few years ago.

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Andrew Carnegie.

For eighty years ANDREW CARNEGIE'S intense vitality was a conspicuous trait in the life which secreted so great a quantity of what is sometimes called "the tincture of success." His biographers and commentators differ as to many details in their estimates of his character, but all must agree that unflagging industry and alertness, welded with a canny Scottish instinct for the main chance, availed to make him richer than even he wanted to be, perhaps; at least, in his later years the great bulk of his wealth threatened to become burdensome to him. He knew what a great mass of money could do, and with a profound recognition of its power for good or ill he tried to make it work for the general betterment of his fellow creatures—according to his own lights.

He had the extraordinary reverence for books and book learning which is sometimes noticeable in men whose early opportunities for school study have been scanty. It seems hardly worth while to decry the idea of free libraries which was so precious to him, and argue that the money might have been spent to better advantage; perhaps so, but until the Carnegie Libraries can be proved to be bad influences in the country's life, they must be accepted as his worthy offerings, since they represented the best things he knew. The sad and conspicuous consequences of smattering education and unintelligent reading were not brought into being by the public libraries; the fault, as always, lies with the individual who misuses a real means of improvement; each person falls short for himself. Wisdom, and even book-learning, cannot be poured into minds with a spoon; it must be absorbed with a conscious effort.

His later gifts of money for public uses were especially praiseworthy in proportion as they provided for flexibility in the administration of the endowments, the end in view being the same. The tenacity of purpose which was a feature in Mr. CARNEGIE'S character made him more disposed to make rigid frameworks for the future than was always wise; but the hammer of experience and observation taught him, in time, that the dead hand can scarcely hope to direct a viable institution. All engines of good works must be operated by engineers of the living present; only the money fuel does not deteriorate with age. And one of the most reasonable traits in Mr. CARNEGIE'S character—because it is so human—was his desire that the world should consider him a benefactor, a philanthropist. "When he got around to being a philanthropist" (as somebody said), "he made a big business of it."

Surely his good works are none the worse for that. He wished to be written down as one who loved his fellow men, and he was quite simple in saying so.

BURIAL OF CARNEGIE IS SET FOR FRIDAY

Body Will Rest in Crypt Near Tomb of Washington Irving.

TARRYTOWN, Aug. 13.—The body of Andrew Carnegie will be carried to the Sleepy Hollow Cemetery by automobile hearse and not by train from Lenox, said word received to-day by the cemetery officials. The body is to arrive Friday morning.

The Carnegie plot is the largest in the cemetery. It overlooks the Hudson and contains 13,000 square feet, studded with pine trees and shrubbery. The Pocantico River flows along the east side of the plot, while a short distance away is the mausoleum of William Rockefeller and the plot of John D. Rockefeller.

Nine hundred feet from the Carnegie plot lies the body of Washington Irving. The Carnegie plot was bought three years ago by Mrs. Carnegie and her daughter. The crypt of reenforced concrete with hollow tiles was built. It contains space for but two bodies.

PHILADELPHIA, Aug. 13.—Because of the death of Andrew Carnegie flags on all the city's free libraries are at half staff. There are now twenty-two branch libraries in this city erected on the Carnegie Foundation of $1,500,000, out of which it is proposed to erect thirty buildings.

The gift was offered by Mr. Carnegie on Jan. 3, 1903, and on Jan. 11, 1904, councils authorized the Mayor to enter into the agreement, which was effected on Feb. 20 of that year.

Of the thirty libraries, twenty-one are now in operation, and the Kingsessing branch will be opened in a few weeks. From these libraries an average of nearly 2,000,000 persons made use of 3,135,297 books last year.

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CARNEGIE TO BE BURIED TO-DAY

Private Funeral Service Conducted at Lenox Home.

TWO CLERGYMEN OFFICIATE

Only Relatives and Intimate Friends Are Present.

Special Despatch to THE EVENING SUN.

LENOX, Mass., Aug. 14.—The beautiful curving roads passing through the Berkshires to Shadow Brook, where Andrew Carnegie lived for three summers, were dotted at an early hour today with automobiles conveying mourners to the funeral services for the steelmaster.

Shadow Brook is about two miles from the business centre of the town of Lenox, overlooking a valley which for exquisite setting has few rivals in this country.

Rising gently from one of the main highways to Stockbridge, the level, tree girt driveway ascends gradually until it ends in a sweeping arc in front of the imposing Carnegie home, and it was along this the mourners passed.

A report published by some newspapers yesterday said that on account of doubt as to the religious belief of the late steelmaster there was a question as to the form the services would take, but the arrangements officially announced did not vary from those forecast soon after Mr. Carnegie's death.

Body to Be Taken to Tarrytown.

The Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, was to officiate at the services beginning at the home at 10:30 A. M. He was to be assisted by B. N. Wyman, pastor of the Lenox Congregational Church. The body was then to be taken to Tarrytown for burial in Sleepy Hollow Cemetery.

Mr. Carnegie, as is known, was not a member of any church, although Mrs. Carnegie has belonged to the Brick Presbyterian Church in Manhattan for more than ten years. When in New York the family attended services at this church, but during the summers went to the Congregational Church in Lenox. It was this that gave rise to the report that there was doubt as to the form of the funeral services.

Soon after Dr. Merrill arrived here from New York, however, it was officially given out that the rites were to be those of the Presbyterian ritual for the dead, consisting of readings from the Scriptures, prayers and the singing of hymns.

"Although a member of no church Mr. Carnegie was a deeply religious man," said Dr. Merrill, "and had a firm belief in a higher divine power."

Charles M. Schwab Arrives Early.

Dr. Merrill was one of the early arrivals at the Carnegie home, as was Charles M. Schwab, an associate and close friend of the late steelmaster for forty years.

Others who arrived at Lenox last night for the funeral were Elihu Root, Jr., Mrs. Henry Phipps, wife of the former partner of Andrew Carnegie, and Howard Phipps, her son; R. A. Franks, the late steelmaster's financial secretary, and the Rev. Frederick Lynch, secretary to the Reconstruction Mission sent to Europe by the Carnegie Foundation.

As previously announced, the list of persons to attend the services, which were private, had been limited to immediate relatives and intimate friends.

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Andrew Carnegie Laid to Rest

Simple but Impressive Funeral Services at Shadow Brook—Burial in Sleepy Hollow Cemetery.

From a Staff Correspondent of THE EVENING SUN.

LENOX, Mass., Aug. 14.—In the east room of Shadow Brook, where through the windows could be seen the wooded slopes of the tanglewood country of which Hawthorne wrote, a funeral service was held this forenoon for Andrew Carnegie.

It was conducted by the Rev. Dr. William Pierson, pastor of the Brick Presbyterian Church of Manhattan, assisted by the Rev. B. N. Wyman, pastor of the Lenox Congregational Church. Afterward the body was taken by motor hearse to Hillsdale, N. Y., and from there by way of the Harlem road to White Plains. Thence it was to be transported by motor to Tarrytown for burial in Sleepy Hollow Cemetery at 5 o'clock this afternoon.

The service was peculiarly appropriate to the late steel master. Starting at 10:30 o'clock, it was marked by simplicity and was as brief as it was unostentatious. An earnest worker for world peace, Mr. Carnegie's soul received the scriptural promise of eternal peace from the two ministers.

Charles M. Schwab, who for 40 years had been a close friend and business associate of Mr. Carnegie, sat with bowed head while the simple rites were being performed. He and a few other intimates whose names are high among the officials of the Carnegie Institute and the Carnegie Foundation were the only persons present outside the immediate members of the family.

Most of them accompanied the body to Tarrytown to attend the equally simple services at the grave.

Presbyterian Service Read.

Why the route by way of Hillsdale was chosen could not be learned; but it was said to have been due to the desire of Mrs. Carnegie to avoid a crowd at the railroad station at Lenox. There was a report that the strike of the shopmen of the New York, New Haven & Hartford was responsible for this arrangement, the family desiring to avoid any chance of mishap, but this was denied by persons who attended the funeral.

The service at the home was that of the Presbyterian church for the dead and was begun with a prayer by the Rev. Mr. Wyman. Then followed a reading from the Scriptures by Dr. Merrill, whose quiet, restrained voice was easily heard in the big spacious room where the coffin rested, backed by palms and surrounded on three sides by great floral wreaths, many of them made up of orchids.

Outside, as the service progressed, the cold southeast winds suddenly died away, and the rain which had fallen all night stopped. The sun, coming through the clouds for a few moments, gave the sweeping panorama that touch of glory which not only Hawthorne but Oliver Wendell Holmes and Longfellow had commented on so frequently in their writings.

Shadow Brook is a huge, low, wide winged pile on an eminence looking on the one side across a deep valley to the high shouldered slopes of Baldhead Mountain. On the other side it fronts on another valley equally as picturesque.

Breaking through the clouds of mist rolling across the valleys, the sun lit up the tops of the towering pine trees which formerly fronted the "little red house" in which Hawthorne lived. This structure no longer exists, but its site is only a few yards from the high entrance to the Carnegie estate.

For a few minutes as the vapor settled the summit of Monument Mountain could be seen in the distance, and farther to the south the rolling countryside leaders to the dome of Taconic, fifteen miles away.

Singing of the Hymn.

It was at this moment that the quartet which had been brought from the Brick Presbyterian Church to provide the music for the service began to sing.

Coincident with the sudden glorification of the tree tops the words of Matheson's hymn drifted slowly through the hushed rooms:

O love that will not let me go,
I rest my weary soul in thee;
I give thee back the life I owe,
That in thine ocean depths its flow
May richer, fuller be.

As the sweet melody fraught with its message of hope and faith died away a quick wave of emotion swept over the assembled mourners, and eyes became moist in Mr. Carnegie's memory.

Desirous as were Mrs. Carnegie and the members of her family for the strictest simplicity, the service at times attained almost overpowering impressiveness, and this was one of those occasions.

Old Partners Unable to Come.

Only about forty persons in all attended the service at the home. Neither Henry Phipps nor Mr. Lauder, former partners of Mr. Carnegie, was able to be present, both being advanced in years and in ill health, which made it impossible for them to undertake the journey to Lenox.

Some of those present in addition to Mr. Schwab were Mrs. Henry Phipps, wife of Mr. Carnegie's old partner, and her son Howard; S. H. Church, president of the Carnegie Institute in Pittsburg; R. R. Church, A. C. Dinkey, Elihu Root, Jr., R. A. Franks, treasurer of the Carnegie Foundation; the Rev. Dr. Frederick Lynch, secretary of the reconstruction mission sent by the Carnegie Foundation to Europe, and these relatives:

Mrs. Carnegie, widow of the steel master; Andrew Carnegie 2d, a nephew, and Mrs. Carnegie; Morris Carnegie, another nephew; Mrs. Marius Johnston, a niece; Mrs. Roswell Miller, the daughter, and her husband; Miss Estelle Whitfield, a sister of the elder Mrs. Carnegie, and Mrs. James Greenway, a niece.

In addition there were present Mr. Hammerschlag, technical director of the Carnegie Institute, and others associated with this organization and the Carnegie Foundation.

The Road to Shadow Brook.

Many of those invited to the services at the home came to Lenox by motor. Shadow Brook is about two miles from the business centre of Lenox and is reached by way of one of the roads going to Stockbridge.

This road winds upward between towering maple and pine trees until it reaches Shadow Brook, and it was along this route, past the site of Hawthorne's "little red house," that many of the mourners rode on their way to the house.

Reaching the summit they continued along the bluff overlooking the silvery expanse of Lake Mahkeenac and passed down the wide driveway to the Carnegie residence.

The body of the steel master lay in a heavy dark mahogany coffin, covered with black broadcloth.

A solid silver plate bore this inscription in old English script:

ANDREW CARNEGIE,
Born, Dunfermline, Scotland,
Nov. 25, 1835.
Died, Shadow Brook, Lenox,
Mass., Aug. 11, 1919.

The coffin rested on supports at the east end of the room, the space front being taken up by the members of the family and the mourners.

Two Other Hymns Sung.

Dr. Merrill was one of the first to arrive. The quartet from his church had been brought to Lenox by Clarence Dickinson, the organist, and in addition to "O love that will not let me go," sang two other hymns, "He Leadeth Me," and "Crossing the Bar."

The three hymns had been favorites of Mr. Carnegie and were selected for that reason.

Although the Rev. Mr. Wyman is a Congregationalist and assisted Dr. Merrill, the service adhered strictly to the regular form of the Presbyterian church.

The steel master was a member of no church but when in New York and able to do so attended the Brick Presbyterian Church, of which his wife had been a member for more than ten years.

When in Lenox the Carnegies went to the Congregational church, the Presbyterian denomination having no edifice here of its own, and this was one of the reasons why Mr. Wyman was asked to assist at the service. Another was that Mr. Carnegie had always believed firmly in the good done by the country churches and therefore would have wished that the pastor of the local church be present.

The service at the house lasted little more than a half hour, and then the body was placed in the motor hearse for its twenty mile journey to Hillsdale.

The rites at the grave in Sleepy Hollow Cemetery were to be a brief committal service conducted by Dr. Merrill alone.

Yesterday Henry Augustus Lukeman, the sculptor, made a death mask of Mr. Carnegie, which will be kept by the family.

AUG 21 19

AUG 30 19

FILE CARNEGIE WILL NEXT WEEK

Root Hopes to Have Testament Ready Then.

FAMILY IS PROVIDED FOR

Document Believed to Make Few Bequests to Personal Friends.

Until Elihu Root has filed Andrew Carnegie's will for probate, which he plans to do next week, no authoritative estimate of the size of the estate of the late ironmaster can be made. Reports that he left only $50,000,000 wre denied here to-day, and it is said that even Mr. Root does not yet know the amount disposed of by the will.

The will on which this report was based was made, it is said, some years ago by Mr. Carnegie after he had devoted much thought and study to the matter. It was revoked and a will carrying out his ideas but actually drawn up by Mr. Root was substituted.

Provided for Daughter.

The decision to revoke the earlier will was made by the ironmaster, it is said, on the occasion of his daughter's marriage to Ensign Roswell Miller this spring. He made a generous financial provision for his daughter when she became Mrs. Miller.

In both wills Mr. Carnegie is reported to have made moderate bequests to a number of personal friends and associatese. In each case the Home Trust Company of Hoboken is named as trustee and executor. That organization will continue also to act as disburser to nearly 500 persons who for years have relied altogether or partly on Mr. Carnegie's generosity for their living. All of these had been known by Mr. arnegie in his earlier days and dduring their lifetime they will receive checks runningfrom $25 to $50 monthly.

Carnegie Organization.

The Home Trust Company is Mr. Carnegie's own organization, created entirely to care for his financial transactions. It was incorporated in New Jersey in 1901 with a capital of $100,000. In accordance with the wishes of the ironmaster it made no public statements except those required by law. Robert A. Franks, 135 East Sixty-sixth street, is president of the company. The other officers are George W. King, secretary; Alexander, treasurer; T. Morris Carnegie, Andrew Carnegie 2d, James C. Greenway and Harry Whitfield, trustees.

The last statement showed total resources of $208,128 made up as follows: Stocks and bonds, $177,500; due from banks, $5,628, and United States certificates of deposit, $25,000. The liabilities included $100,000 capital stock and $10806S undivided profits.

The report that Mr. Carnegie left only $50,000,000 was based on a statement made by one of his relatives who was said to have seen his last income tax return.

Genius for Giving.

In the old ecclesiastical days the rich man frequently divested himself of possessions during his lifetime. ANDREW CARNEGIE adopted an idea as old as the Middle Ages and restored a practice that had fallen into disuse. Instead of bestowing his lifetime gifts on the Church as such, he disposed them to the benefit of Humanity. Aided by this substitution his version of the rich man and the Kingdom of Heaven took the form of a much quoted maxim on the disgrace of dying rich.

Now at last upon the publication of the will of this cheerful and persistent giver it appears that he donated fully nine-tenths of his wealth before his death. He gave heedfully, though a more recklessly open hand would have made him more popular; persistently, busying his head with innumerable opportunities for benefaction, weighing them, estimating their money's worth in good to others, at an age when the brain craves freedom from care.

He died a rich man still, but indeed not "disgraced," as he called it. Perhaps he might have attained entire poverty, had a few more years been given him.

AUG 30 '19

CARNEGIE GENIUS OF STEEL TRADE

Industry's Development Was Greatest Under Him.

BANK'S OPINION OF HIS CAREER

National City's Bulletin Discusses Him as Employer.

Andrew Carnegie had an original, constructive and managerial type of mind. To his business genius the iron and steel industry owes its development. He put all his energies into this work, believing in the theory of "putting all his eggs into one basket."

"There was never a period in the development of the steel industry like that in which Carnegie was in the business," says the September bulletin of the National City Bank in a review of his career.

"We have seen that Mr. Carnegie's investment of profits resulted in benefits to the whole civilized world, reducing the cost of steel, of transportation, of tools and implements, foodstuffs and clothing, and increasing the supply of all these necessaries. If he had had less capital available for such development his accmoplishments would have been of less importance, and it is probable that the disbursement of this capital to his employees, scattered among so many, would have been without traceable results. In other words, the surplus in question brought larger results to the entire wage earning class as used by Mr. Carnegie than if arbitrarily distributed to the relatively small group who happened to be his own employees.

"The same result is illustrated in Henry Ford's career. That portion of his profits which he distributes as extra bonuses to his own employees accomplishes less permanent good than the portion which he expends for experiments and investments resulting in the general advancement of industry and in the development of such implements as the farm tractor.

Ephemeral and Enduring.

"It is gratifying to know that an employer has the generous impulse to pay his employees more than the market wage, but it is still more satisfactory to know that there is a natural economic law which accomplishes an even broader distribution, and does it with unerring certainty not only from the gains of the generous but from the accumulations of the most grasping and selfish.

"With respect to the argument that the accumulation of wealth in his business is prima facie evidence that he might and should have paid higher wages two questions may be raised: First, whether the employees of Mr. Carnegie, as a matter of abstract justice, were entitled to higher pay than the employees of his competitors for doing the same kinds of work; and, second, whether it would have been in the public interest, or the interest of the wage earning class as a whole, for him to have disbursed his profits in payment of wages above the economic level.

"Mr. Carnegie did not pay any class of labor lower wages than were current in the industry for a given class of work. On the contrary, he had the reputation of being a good employer. It may be laid down as a general rule that the large employers in any industry do not pay less than standard wages. They know the value of steady, reliable, experienced employees, and do not expect to hold them, or bother to try to get them, below the going wage.

Knew Value of Incentive.

"Mr. Carnegie was exceptionally liberal to men in positions where individual capacity counted. Nobody knew better the value of incentive to individual effort, and presumably he offered it wherever production might be increased. The only question, therefore, is whether the mere fact that a man was in Mr. Carnegie's employ entitled him to higher pay than if he did the same work for a less prosperous concern.

"There is no other way in which the benefits of industrial progress are so widely and promptly distributed as by lower prices for products to consumers. They are carried in this manner to the entire population, the economically weak and helpless as well as to those fortunately strong and well situated to enforce their demands. Compare this method with the scramble for wage increases in which the organizations which have control over certain necessary services are able to exploit all the rest of the community.

Made the Steel World.

"The steel business was developed out of its profits—the profits which have been so often criticised. Without them the required capital would not have been available and steel would be still unknown to its multiplied uses. It is the same with all the industries. The great cotton manufacturing industry has been developed by means of the profits made in it and the public has gained more by the investment of these profits for the cheapening of production than it would have gained in having cloth sold to the public at cost, because in the latter event there would have been no progress in the industry."

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The Globe
AND Commercial Advertiser.
OLDEST DAILY NEWSPAPER IN THE UNITED STATES. EST. 1793

CARNEGIE DIES
HIS BENEFACTI

IRONMASTER'S ESTATE MAY EQUAL HIS VAST GIFTS

Andrew Carnegie Unexpectedly Succumbs to Bronchial Pneumonia While in Sleep at Berkshire Home—Daughter Rushes by Motor From Many Miles Away.

(Special Despatch to The Globe.)

LENOX, Mass., Aug. 11.—Andrew Carnegie died at 8.50 A. M. to-day at "Shadowbrook," his beautiful Berkshire estate here. Death was due to bronchial pneumonia, which did not develop until yesterday. His advanced age had lessened his powers of resistance.

Just before the end, his physician says, the famous ironmaster and philanthropist lapsed into a quiet sleep from which he never awakened. At the time of his death, his wife and his secretary, John A. Poynton of New York, were the only ones at the bedside.

Mr. Carnegie's daughter, Mrs. Roswell Miller, was at her country place at Millbrook, N. Y., in the southern Berkshires. On being notified by telephone of her father's death, she hurried here by motor.

It had been noted by neighbors of the "Laird of Skibo" that on his visit to his Lenox home this summer he showed less activity than in other years. Previously he had delighted in boating and fishing in Lake Mahkeenac, upon which his estate fronts. This year he had been on the lake but once, although he came here in May. All of his time was spent on the broad piazzas of his home, where he sat in the sunshine, looking out upon the lake.

Announcement was made this afternoon that the funeral of Andrew Carnegie would be held from the home and would be strictly private. No date was given out.

Mr. Carnegie's widow, who was Miss Louise Whitefield of New York, and his daughter, Margaret, who married Ensign Roswell Miller of New York last April, are the only members of his family.

Although Mr. Carnegie, who was in his eighty-fourth year, had been an invalid since 1917, when he suffered an attack of grippe, the news of his death was a shock to old friends and former business associates here. Since his previous serious illness he had been under the care of two nurses.

Identified so long with the international peace movement, Mr. Carnegie was said to have been more severely affected by the world was than most men. It came as a hard blow to him and the cause which he had so close at heart.

Owing to his ill-health, Mr. Carnegie for some time had led a secluded life, and his withdrawal from all public activities gave rise to frequent statements concerning his health. After his retirement, he was compelled to limit the number of his daily visitors and until his last illness he met and spoke with only a few of his oldest and closest friends. Mr. Carnegie's physician had decided that he frequently overtaxed his strength by seeing all callers at his home here on Fifth avenue.

Elihu Root, Jr., whose father, former United States Senator Root, has been Mr. Carnegie's counsel for years, expressed his sorrow at news of the ironmaster's death, and said he would inform his father, wno is at his summer home in Clinton, near Utica.

Mr. Root declined to discuss Mr. Carnegie's affairs other than to say that, as he was a citizen of this city, his will doubtless would be probated here. He intimated that the passing of Mr. Carnegie would have no effect upon the future of the Carnegie Foundation and other philanthropies established by him.

James B. Clews, a friend of Mr. Carnegie, said he probably had given away $350,000,000, and he would not be surprised if his estate would amount to a like sum. A Washington despatch says that up to July 1, 1918, Mr. Carnegie is known to have given $350,695,653 to philanthropy.

Previously Went to Skibo.

Two years ago Mr. Carnegie found a refuge at "Shadowbrook," his new summer home at Lenox, which he purchased from the estate of Anson Phelps Stokes. Previously he had spent his vacations at Skibo Castle, at Dunfermline, Scotland. When he purchased the Berkshire property it was announced that neither he nor any member of his family probably would ever again visit Skibo because of changes, physical and sentimental, caused by the war.

However, according to members of the household, Mr. Carnegie had hoped to go to Skibo castle early this year, but changed his plans when he learned that under governmental restrictions he would be unable to take the retinue of servants that he desired, the regulations limiting him to one automobile and one chauffeur.

His Daughter's Wedding.

The marriage of Mr. Carnegie's daughter was the last social affair the aged philanthropist and peace advocate attended in this city. The ceremony was performed at Mr. Carnegie's residence, Fifth avenue, Ninetieth to Ninety-first street, in the presence of 100 guests, the bride standing in a floral bower and Scotch bagpipes playing in accordance with her father's wish.

The bridegroom, son of Roswell Miller, late president of the Chicago, Milwaukee and St. Paul Railroad, had not completed his college course when war was declared. In 1916 he left Stevens Institute, Hoboken, where he was taking a course in civil engineering, to drive an ambulance in France and when the United States became involved he entered the navy as an ensign.

It was said at the time of the wedding that after the honeymoon Mr. Miller and his bride would go to Princeton, where he would complete his studies before entering upon a professional career. The former Miss Carnegie, heiress of her father's millions, is twenty-two years old. Her husband is two years her senior.

Pittsburgh in Mourning.

PITTSBURGH, Aug. 11.—This city, where Andrew Carnegie laid the foundation for his vast fortune in the steel business, to-day paid tribute to him. Immediately after learning of his death, Mayor E. V. Babcock ordered all flags in Pittsburgh lowered to half-mast. At the Carnegie Institute, the scene of one of his philanthropic works, plans were made to drape the buildings with crepe.

News of Mr. Carnegie's sudden death spread rapidly through the city, and at the steel mills which bear his name, preparations were made to suspend work and other enterprises in which he was interested, planned similar action.

GAVE AWAY ONLY HALF HIS WEALTH

Andrew Carnegie's efforts to give away his fortune to 'avoid dying in disgrace' were vain, according to Wall Street authorities.

They estimate that the Laird of Skibo had given way $350,695,653 up to June 1, 1918, but that he still had $350,000,000 at his death.

Andrew Carnegie began a race against time when, in 1901, at the age of sixty-five, he resolved to give away his enormous fortune. He held it "disgraceful" for a man to keep on gathering idle millions. In the comparatively few years which the actuary could allow him, he would disembarrass himself of practically all he had. No man had ever launched a philanthropic campaign of such dimensions.

His was then a fortune of just about a quarter billion dollars, the largest ever acquired by a foreign-born American, second only to the John D. Rockefeller wealth as the largest individual accumulation in the United States, and, built, as it was, of 5 per cent. steel bonds. It would, without so much as turning over one's hand, have approached half a billion by the time Carnegie could have called himself an octogenarian.

He declared, when he gave up gathering wealth and announced an era of distribution, that he expected it more difficult to give his millions away than it had been to acquire them. "How would you give $300,000,000 away?" became such a popular query that an English advertiser who employed it, received no less than 45,000 suggestions as to how Carnegie could rid himself of his wealth. Twelve thousand persons solved the problem in part by asking for some of the money themselves.

The answers which Carnegie himself gave and backed up with his millions made him the most original, if not the greatest, of philanthropists.

Takes Up Library Hobby.

Before he sailed for Scotland in 1901 he left letters announcing gifts of $9,000,000. His first big gift was the setting aside of $4,000,000 to supply pensions and relief for the injured and aged employees of his steel plants — "an acknowledgment of the deep debt which I owe to the workmen who have contributed so greatly to my success." He added an extra million for the support of libraries for his workmen, and took up his library hobby in a wholesale way by giving $5,200,000 to New York City for the erection of sixty-five branch libraries in the metropolis. Another million he gave for a library in St. Louis.

"I have just begun to give money away," he said in announcement of these gifts. He kept it up as fast as he could with discrimination. On libraries alone he spent upward of $53,000,000. He gave them to some 2,000 English-speaking communities throughout the world. One of his libraries is in the Fiji Islands.

He remembered Pittsburgh, the scene of his steel-making triumphs by establishing there a great institute, including the largest of his libraries, a museum, a magnificent concert hall, and the Carnegie Technological Schools, with a total endowment of $16,000,000.

He built a great national institution in Washington, which should be the fountain head of advanced work in "investigation, research, and discovery," and placed in the hands of its trustees a total endowment of some $20,000,000.

To his native Scotland his largest single gift was a fund of $10,000,000 to aid education in Scottish universities.

He carried out his pet idea of a Hero Commission, endowed in 1904 with $5,000,000 by which hundreds of men, women, and children have been rewarded with Carnegie medals or pensions for acts of heroism in the rescue of imperilled persons. He later extended similar benefactions to several foreign countries.

He established the Carnegie Foundation for the Advancement of Teaching, with a total fund of $15,000,000, which has taken up efficiency surveys of educational work, aided many institutions, and provided pensions for college professors. In 1911 he capitalized his educational benevolence, so that his gifts to libraries, colleges, and other institutions should live after him, by establishing the Carnegie Corporation with a fund of $25,000,000.

One of his greatest ideals was the abolition of war, a hope that he cherished in the face of international conflicts. He gave $10,000,000 toward an International Peace Fund, and built the peace palace at The Hague, which was dedicated in 1913. He gave $750,000 for the bureau of American Republics at Washington.

His love of music moved him to equip hundreds of churches and institutions with pipe organs. He never gave directly any large sum to religious purposes. Of his organ gifts he said he would hold himself responsible for what the organ pealed forth on the Sabbath, but not for what might be said in the pulpit. One of his very earliest gifts, as far back as 1891, was the Carnegie Music Hall in New York, at a cost of $2,000,000, and as president of the New York Philharmonic Society he spent his money liberally in furthering its ideals. He also liberally backed the Pittsburgh orchestra.

To the Allied Engineers' Societies he gave $2,000,000. His small gifts to colleges amounted to $20,000,000. No man left at his death such an unique and such a scattered series of monuments to perpetuate his memory.

In the background of these years of philanthrop there is the familiar story of Scotch thrift, a little inch and steel which made such generosity possible.

His Thrift Proverbial.

Carnegie was fond of telling the story himself. Rapidly covered, it was this: His first penny he earned unexpectedly as a child when he astonished his schoolmaster by reciting Burns's long poem, "Man Was Made to Mourn" without a break. There is an anecdote of how when asked in Sunday school to recite a proverb

NEXPECTEDLY;
ONS $350,000,000:

From Scripture the young Scot unwittingly forecast his own fortune by giving the homely advice: "Look after the pence and the pounds will take care of themselves."

Andrew was twelve when his father, a master weaver, was brought almost to destitution. The steam looms drove him out of business. The family numbered four, including "Andy" and his younger brother, William. The parents decided to emigrate to America, whence some relatives had preceded them with success. They settled at Allegheny City, Pa., across the river from Pittsburgh, in 1848. The father and Andrew found work in a cotton factory, the son as bobbin boy. It was his first work. The salary was $1.20 a week. He was soon promoted, at a slight advance, to engineer's assistant. He stoked the boilers and ran the engine in the factory cellar.

In those dingy quarters, where he worked twelve hours a day, came the inspiration that later led to his library benefactions, he said. A Colonel Anderson, possessed of some 400 books, announced he would open his library every week-end and allow boys to borrow any books they pleased. Carnegie was one of the most eager readers.

"Only he who has longed as I did for Saturday to come," he has said, "can understand what Colonel Anderson did for me and other boys of Allegheny. Is it any wonder that I resolved, if ever surplus wealth came to me, I would use it imitating my benefactor?"

At fourteen Carnegie emerged from the engine cellar and became a telegraph messenger. J. Douglas Reid, a Dunfermline man, who had come to America early, was head of the office and he made Andrew his protege. Telegraphy was then almost a new thing. Nobody ventured to read the dots and dashes by sound. They were all impressed on tape. Carnegie is said to have been the third operator in the United States to accomplish the feat of reading messages by sound alone. He practised mornings before the regular operator came around.

"One day a death message signal came," he has related, "before the operators arrived. In those days death messages were the most important messages we handled. I ventured to take this one."

He did it correctly and delivered the telegram before the regular force was on duty at all. It won him promotion to the key and sounder. When the Pennsylvania Railroad put up a telegraph wire of its own he became clerk under Divisional Superintendent Thomas A. Scott. His salary jumped to $35 a month. "Mr. Scott," he observed, "was then receiving $125 a month, and I used to wonder what on earth he could do with so much money."

Bread-Winner at Sixteen.

Andrew was sixteen when his father died, and he became at once the breadwinner for the family, and a true capitalist. He had been told by his trusted employer that ten shares of Adams Express stock could be had for $500, and it was a good investment. At a family council that night, Carnegie's mother decided she would mortgage her little home for $500. The stock was bought, and it brought monthly dividends of 1 per cent.

"I can see that first check of $10 dividend money now," he said, when he became a retired ironmaster with millions. "It was something new to all of us, for none of us had received anything but from toil."

The next step toward independence and fortune came when T. T. Woodruff, the inventor of the sleeping car, approached him with a model of the invention. "He had not spoken to me a minute," Carnegie has since recalled, "before, like a flash, the whole range of its value burst upon me. 'Yes,' I said, 'that is something which this continent must have.'"

He consulted Scott, and the three invested for the manufacture of the cars. Carnegie, then earning $50 monthly, had to borrow $200 as his first instalment of capital, but later when he sold out his interest to the Pullman Company he had realized $10,000 for the venture.

Carnegie was twenty-six when the civil war broke out and he saw his old employer and friend Scott, elevated to the post of Assistant Secretary of War. Carnegie in turn won an appointment as director of government railways and telegraphs. To the carnage he saw at several battles may be traced his lifelong belief in the folly of warfare—"a blot upon civilization."

Unwittingly following the lead of a man who was later to eclipse him in fortune building, Carnegie, at thirty years of age, invested in oil. As one of a syndicate he bought up a vast tract of oil land. In a year, to the surprise of all the investors, it paid the astonishing return of $1,000,000 in cash dividends upon a capital of $40,000.

First Venture in Iron.

But iron was the magnet then attracting Carnegie. The railroads were experimenting with cast-iron bridges. Carnegie foresaw the demand for a factory that could turn out the iron parts, and he formed the Keystone Bridge Works. They built, as their first great piece, a bridge over the Ohio river, with a span of 300 feet. Demand for similar structures became general, and the Keystone works got the big orders and profits.

Carnegie then began to see that iron rails must be given up for steel. On a visit to England in 1868 he discovered the success being obtained there with the Bessemer process. Carnegie quietly brought it home, and before the English makers were aware of the fact, he had adopted it in his mills.

The romance of his success was such that the immigrant boy of 1848 became some forty years later the world's leading producer of steel, a multimillionaire himself, and fast bringing a score of other men into the same category. Many square miles of his mills surrounded Pittsburgh. He reached into upper Michigan, 700 miles away, and acquired vast regions of ore land. He established railway and steamship lines to bring the ore to him. He boasted of the reduction in price of steel rails from $95 a ton down to $26. His critics claimed that even the lower figure was maintained only by the fact that he had monopolized the industry. A former secretary once divulged what was alleged to have been official correspondence to the effect that the Carnegie steel combination could sell rails at a profit as low as $12 a ton.

It was certain that the grip which he had upon the steel situation made his elimination necessary if others in quest of wealth in steel were to realize the millions they saw going to him. He was, accordingly, bought out in 1901. The syndicate headed by J. P. Morgan, which desired to form the billion dollar United States Steel Corporation, paid $420,000,000 in their five per cent. bonds for the Carnegie company's holdings.

"What a fool I was," Carnegie later said in a hearing before a Congressional committee at Washington, "to sell out to the steel corporation for only $420,000,000. I have since learned from the inside that I could have received $100,000,000 more from Mr. Morgan if we had placed that value on our properties." Carnegie's personal share in these holdings netted him about $250,000,000. His first actual investment in iron had been $1,500 of borrowed money, thirty-six years before.

Made Fifty Millionaires.

The secret and method of my success is simple," he said. "I organized my business into departments. I put the best man I could find at the head of each department, held him responsible and judged him by results. I have started more than fifty men on the road to millionaires."

Carnegie's mother, to whom he repeatedly gave credit for all that he was, lived to be an octogenarian, and so devoted was he to her that he hesitated to marry. In 1888, however, he married Louise Whitefield, of New York, by whom he had one child, a daughter, Margaret, born in 1897. His bride was twenty years his junior. To her and her daughter probably remains a large fortune, notwithstanding Carnegie's public gifts.



(Photo by International Film Service.)

Andrew Carnegie.

As an American citizen he established a magnificent home in New York, on Fifth avenue at Ninetieth street, and at the same time negotiated the purchase of the celebrated Skibo Castle in Scotland. This mammoth baronial structure he remodeled, bringing some steel for the purpose from Pittsburgh. The estate, comprising many square miles along the Highland coast of Scotland, has excellent grouse moors, and fishing brooks, in which Carnegie delighted, a golf links which he established, and a pier off which he kept his yacht Seabreeze. One way or another he had crossed the ocean some hundred times, and once took a tour around the world.

On his Skibo Castle flagstaff he flew both the Stars and Stripes and the Union Jack—sewed together.

Intermittently, Carnegie made ready use of his pen. His interviews with the newspapermen invariably wound up with an envious remark such as "I would like nothing better than to be a reporter." He wrote a little for the press in the days of Horace Greeley, and later owned a paper for a time. His books numbered about a dozen, his first being a testimony to his love of coaching—"An American Four-In-Hand in Great Britain" (1883). The next year he wrote "Around the World." Then, "Triumphant Democracy"—a review of fifty years o fthe republic. Upon his retirement from business in 1901, he wrote "The Gospel of Wealth," and followed it with "The Empire of Business." In 1905, he, once an engineer in the factory cellar, wrote "The life of James Watt," the inventor of the steam engine. His most recent work was "Problems of To-day."

Subject of Attack.

The attacks upon Carnegie were at one time numerous. He was often accused of having violated in practice what he had so conspicuously preached in theory regarding labor. He saw the development of workingmen's unions and sometimes was forced to concede their demands. He himself claimed to have always maintained a relatively higher wage in his mills than any other manufacturer.

His theory on this subject and others, is reflected at random in numerous bits of epigrammatic phraseology culled from his interviews, speeches and writings.

"The instinct which led the slave holder to keep his slave in ignorance was a true one. Educate man, and his shackles fall," he said.

"Labor, capital, and business ability are the three legs of a three-legged stool; neither is first, neither is second, neither is third; there is no precedence, all being equally necessary. He who would sow discord among the three is an enemy to all."

"The day is coming, and already we see it dawn, in which the man who dies possessed of millions of available wealth which was free and in his hands ready to be distributed, will die disgraced."

And along the same line he said: "Among the saddest of all spectacles to me is that of an elderly man occupying his last years grasping for more dollars."

Pertaining to success: "Immense power is acquired by assuring yourself in your secret reveries that you were born to control affairs."

Of the over-working tendency in America: "I hope Americans will some day find more time for play, like their wiser brethren on the other side."

On temperance: "The first and most seductive peril and the destroyer of most young men, is the drinking of liquor." (Mr. Carnegie himself was a total abstainer, and gave his employees at Skibo Castle a 10 per cent. advance on their wages every year they reported that they had not touched liquor).

His terse comment on such subjects and others without end—"poverty as a spur to success," "mother love," "business organization," "good reading," "home making," and "peace," he has scattered through his books, even more widely than his princely gifts.

There are two Carnegie "gifts" which will be generally forgotten, since they were never accepted. It was reported that his anti-imperialism prompted him to offer $25,000,000 to the United States government if it would turn over the Philippines to the natives for self-government. Later when the question of "What shall we do with our ex-presidents?" was widely discussed, Carnegie's imagination solved the problem. He offered to support them on a $25,000 pension every year so long as they lived, and do the same for their widows so long as they remained unmarried. The proposition was frowned upon and dropped.

Honored in Great Britain.

Mr. Carnegie was the holder of numerous honors and decorations bestowed upon him by rulers and people all over the world. He received as a result of his benefactions abroad the freedom of fifty-our cities in Great Britain and Ireland. Altogether he endowed 3,000 municipal libraries in the United States in addition to his other numerous philanthropic enterprises.

He was lord rector of St. Andrew's University, from 1903 to 1907, and of Aberdeen University from 1912 to 1914, and held the honorary degree of doctor of laws from the universities of Glasgow, Edinburgh, Birmingham, Manchester, McGill, Brown, Pennsylvania, Cornell, and other American colleges.

Mr. Carnegie was a member of numerous philosophical, civic, and scientific bodies, among them the American Society of Mechanical Engineers, the American Institute of Mining Engineers, the National Civic Federation, the American Philosophic Society and the New York Chamber of Commerce. He was a commander of the Legion of Honor of France and had also received the grand crosses, Order of Orange, Nassau and the Order of Danebrog. He was a member of the Union League, New York Yacht, Authors, Lotos, St. Andrews, Riding, and the Indian Harbor Yacht, clubs.

AUG 11 '19

RAISED SALARY TO $1,000,000

"Only Way to Keep You Within Bounds," Carnegie Told Schwab After Scolding Him.

Charles M. Schwab, one of the original "Carnegie Boys," is never too busy to talk about his association with Andrew Carnegie and just how much he owes in life to the unswerving faith that the ironmaster reposed in his young lieutenant.

Following a dinner by the employees of the Emergency Fleet Corporation at which Mr. Schwab presided the writer spent an hour with the nation's shipbuilder and found him in one of his rare reminiscent moods. When the conversation veered around to Andrew Carnegie, Mr Schwab remarked: "As open handed and open hearted as he was in his generosity to me, I recall one little instance that shows just how canny he was.

"Many years ago when I first took up golf Mr. Carnegie upon learning that I was going abroad for an extended stay, insisted that I should go to the St. Andrews Golf Club and play over its links. 'Now, Charlie,' he said, 'your stay in Scotland will be for naught unless you join this club and partake of its wonderful hospitality and play over its world-famous links. I will fix everything for you and cards will be awaiting you at your London hotel.'

"Sure enough when I arrived in London I received notice of my election to the club and incidentally a bill for several hundred dollars, whatever the initiation and yearly fees were. Of course I paid it, but I determined I would make Mr. Carnegie reimburse me. So when I arrived home I enclosed him the bill with the comment that when I was entertained at a club I took it for granted my host was all the name implied. Later I had a nice note from Mr. Carnegie, ignoring my reference to the bill, and concerning entirely different matters. But the bill also was enclosed to me. That bill went back and forth in every letter Mr. Carnegie and I exchanged. He never referred to it either in letter or by word, and in the end I failed to make him come across."

Continuing, Mr. Schwab said: "But there was another side to his character. A few years before I left the company he sent for me one day and said: 'Charlie, I am worried about you. I fear you are extravagant. Strange tales have come to me about your lavish mode of living and the reckless manner in which you spend money. I should discipline you. But the only way I know of keeping you within bounds and help you to live within your income is to raise your wages. So hereafter, Charlie, your salary will be a million a year.'

"That salary was continued until I severed connections with him.

"When Bethlehem Steel came so near collapsing a few years ago I was dead cold broke. When I went home that night I said to my wife: 'How much money have you?' She told me that she had a few hundred dollars in bank. 'Well,' I replied, 'that is all that stands between us and starvation. I could make a rifle, I suppose, and dispose of certain holdings I am interested in, but which are not worth much now. That might bring in an income that would make you at least comfortable for life. I am all in after this blow and feel that I have made a complete failrure of life and that I should stop where I am.'

"But Mrs. Schwab is made of different stuff. She thought a moment and then replied, "When I married you Charlie we paid sixteen dollars a month for our rooms. I believe I was happier in those little rooms than I have ever been since. We will close up here, give up everything to pay your debts and I will go out and try to get those rooms back. Then you must go to work. You could never be happy if idle and I have sufficient faith in you to believe you will soon be on your feet again."

"In the meantime Mr. Carnegie learned of my troubles and sent for me. When I left him I was in a position to start out afresh and in three years I was worth more money than I ever dreamed it possible for me to make. In fact it was this added start he gave me that enabled me to clean up as I have done with Bethlehem Steel and Bethlehem Ship Building Corporations during the war."

Mr. Schwab, at that little session, would not deny that he was worth "considerably more than a hundred million dollars."

AUG 11 '19

GAVE MILLIONS FOR TEACHERS

Carnegie Foundation Chartered to Enable Them to Get Insurance and Annuities.

James Bertram, secretary of The Carnegie Corporation, an organization established in 1911 with a capital of $225,000,000 to perpetuate all of Andrew Carnegie's educational benefactions, was deeply moved at the news of the death of the steel man. Mr. Bertram was born twelve miles from the little Scotch town of Dunfermline, the birthplace of Mr. Carnegie, and had been his private secretary for many years prior to 1911, when he became connected with the Carnegie corporation.

"Mr. Carnegie was my best friend," he said. "For twenty years I was intimately associated with him, and his kindness was unfailing. I saw him for the last time a few months ago, and, in spite of his age, I had no idea the end was so near."

Shortly before Mr. Carnegie's death a recapitulation was prepared and published of the work of the Carnegie Foundation for the Advancement of Teaching, his first and one of his largest benefactions. The foundation was created in 1905 primarily for the payment of pensions to teachers and professors in the schools and private universities of the United States, Canada and Newfoundland and in the thirteen years ending November, 1918, had paid 798 allowances and pensions amounting to a total of $6,260,500.

The teachers' foundation was endowed with $10,000,000 at its creation and an additional $5,000,000 was given by Mr. Carnegie in 1908 to enlarge its scope so as to include state universities. In 1913 the founder made another gift of $1,250,000 for the specific purpose of endowing a division of educational inquiry for research into methods of teaching and the study of educational problems.

The heads of the principal universities in the country served on the original board of trustees, including President Wilson, then head of Princeton. The first idea of the founder, the free gift of pensions to teachers, was considerably modified in time and finally abandoned as unwise. In its place the Teachers' Insurance and Annuity Association of America was chartered under the laws of New York. Through this teachers are enabled to obtain insurance policies and annuity contracts by the payment of small monthly sums. The carrying out of this plan is expected to absorb the income of the foundation for the next fifty years.

Prominent Men Pay Tributes to Carnegie

Many of the prominent men of this city paid high tribute to Mr. Carnegie on hearing of his death. Some of the expressions follow:

George W. Perkins, chairman of the finance committee of the Carnegie Foundation: "I am deeply grieved to hear of Mr. Carnegie's death. He was a very great American, belonging to that class which after the civil war was quick to appreciate that we had a united country and a great opportunity. He grasped the new machinery which inventors placed in our hands at that time, and with them threw all his great mental energy into developing our country. When his active business career closed, with the same energy he gave a large percentage of his wealth to movements that he believed would help the people. One of the last talks I had with him was about profit sharing. He was most enthusiastic in his commendation of the Steel Corporation's profit-sharing plans, and expressed the belief that the principle of profit sharing was destined to be a great factor in solving the existing problems between capital and labor."

Thomas W. Lamont, of J. P. Morgan & Co.: "Mr. Carnegie had extraordinay qualities, which made him a notable figure on both sides of the Atlantic. He first achieved a great success in industry, a success which he shared liberally with his capable lieutenants, and then de-

voted his fortune and his energy to the causes of education and peace. His libraries spread over the English-speaking world. His foundation for the advancemen of teaching, his aid to the causes of peace and Pan-Americanism were wise gifts of enduring value and service."

James B. Clews of Henry Clews & Co., bankers: "His death removes one of the greatest characters the world has ever known. In these days of labor unrest his career offers a fitting example of what can be accomplished by one commencing in the lowest station of life and making the most of his opportunities. The name of Andrew Carnegie will last, not only as the foremost iron merchant, but for his great works of philanthropy. Mr. Carnegie not only was a great money maker, but he was also a great spender, in the right direction."

WORLD'S LOSS GREAT, IS SCHWAB'S COMMENT ON DEATH OF CARNEGIE

"The world has lost a great man and a great benefactor to humanity," was the comment of Charles M. Schwab, chairman of the Bethlehem Steel Corporation, when informed to-day at his country home at Loretta, Pa., of the death of Mr. Carnegie.

"It would be difficult for me to find words to express my love and admiration for Mr. Carnegie, my friend, my partner, and associate for forty years," said Mr. Schwab.

"He was the greatest man I ever knew and he had a heart so filled with tender sentiment, especially with reference to his associates, as to make him beloved, as well as admired, by all those who came into business or social contact with him.

"Mr. Carnegie possessed the faculty of inspiring others to unusual efforts in a greater measure than any man I ever knew and he always won by expressions of appreciation rather than by criticism.

"The world has lost a great man and a great benefactor to humanity and I have lost a friend greater than whom no man ever had."

Andrew Carnegie's first glimpse of Paradise was once described by himself. When his parents emigrated to Pittsburgh from Dunfermline, Scotland, in 1848, he obtained a job as bobbin boy in a cotton factory at a wage of twenty cents a day. Later he was promoted to the engine room where he fired the boilers and then, for he had shown a knowledge of arithemetic and wrote a good hand, he was moved up to the office. It was then that he saw Paradise.

"If you want an idea of heaven upon earth," he wrote, "imagine what it was to be taken from a dark cellar, where I fired the boiler from morning till night, and dropped into the office, where light shone from all sides, and around me books, papers, and pencils in profusion, and oh! the tick of those mysterious brass instruments on the desk annihilating space and standing with throbbing spirits ready to convey the intelligence to the world. This was my first glimpse of Paradise."

—

First Investment.

Carnegie's first investment was made at sixteen. From office work he became a messenger boy, then a telegrapher and, at sixteen, was working for the Pennsylvania Railroad. A chance to invest $500 was thrown his way and, aided by his widowed mother and two brothers, he seized it. This is his account:

"One day Mr. Scott (the superintendent of his division), who was the kindest of men and had taken a great fancy to me, asked if I had or could find five hundred dollars to invest, . . . I answered promptly:—

"'Yes, sir, I think I can.'

"'Very well,' he said, 'get it. A man has just died who owns ten shares in the Adams Express Company, which I want you to buy. It will cost you sixty dollars per share. . . .

"The matter was laid before the council of three that night, and the oracle spoke. 'Must be done. Mortgage our house. I will take the steamer in the morning for Ohio and see uncle, and ask him to arrange it. I am sure he can.' Of course her visit was successful—where did she ever fail?

"The money was procured; paid over; ten shares of Adams Express Company stock was mine, but no one knew our little home had been mortgaged 'to give our boy a start.'

"Adams Express then paid monthly dividends of one per cent, and the first check arrived. . . .

"The next day being Sunday, we boys—myself and my ever-constant companions—took our usual Sunday afternoon stroll in the country, and sitting down in the woods I showed them this check, saying, 'Eureka! We have found it.'

"Here was something new to all of us, for none of us had ever received anything but from toil. A return from capital was something strange and new."

—

Introduces the Pullman.

It is little known, but true, that Andrew Carnegie was responsible for introducing the sleeping car, from which the Pullman developed, to the world. It is also little known, but true, that from this venture sprang the Carnegie fortune.

As soon as Carnegie learned all there was to know about train despatching, he began to improve on existing methods. He became a picked man, and Colonel Scott selected him for secretary. Later, when Colonel Scott became vice-president of the Pennsylvania, he made Carnegie superintendent of the western division —at a salary of $50 a month.

One day as the young superintendent was examining his line from a rear car, a tall, thin man stepped up to him and introduced himself as T. T. Woodruff, an inventor. He carried a green baize bag and lifting this up before Carnegie's eyes, he started to draw out a queer sort of car in miniature. This, he said, was the model of his invention of a car to accommodate passengers at night.

"He had not spoken a minute," wrote Carnegie later, 'before, like a flash, the whole range of the discovery burst upon me. 'Yes,' I said, 'that is something which this continent must have.'

"Upon my return I laid it before Mr. Scott, declaring that it was one of the inventions of the age. He remarked: 'You are enthusiastic, young man, but you may ask the inventor to come and let me see it.' I did so, and arrangements were made to build two trial cars, and run them on the Pennsylvania Railroad. I was offered an interest in the venture, which, of course, I gladly accepted.

"The notice came that my share of the first payment was $217.50—as far beyond my means as if it had been millions. I was earning $50 per month, however, and had prospects, or at least I always felt that I had. I decided to call on the local banker and boldly ask him to advance the sum upon my interest in the affair. He put his hand on my shoulder and said: 'Why, of course, Andie, you are all right. Go ahead! Here is the money.' . . . The cars paid the subsequent payments from their earnings. I paid my first note from my savings, so much per month, and thus did I get my foot upon fortune's ladder. It is easy to climb after that. And thus came sleeping cars into the world."

—

Wounded in Civil War.

To the present generation the civil war may seem a long, long way off, but the span of Andrew Carnegie's life compassed it, and he played a man's part in the war. His superior and friend, Colonel Scott, became assistant secretary of war, and he put young "Andy" in charge of all military railroads and telegraph lines. The young man's expert knowledge, indomitable courage, and energy made him invaluable.

He was said to have been the third man wounded on the Union side, being shot while trying to free the track into Washington from obstructing wires. At Bull Run he was of great service.

But he overworked himself so disastrously that his health broke down, for a while his life seemed endangered, and he was forced to go abroad for the winter.

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As Bridge Builder.

Carnegie did not strike his true vocation until, when he was twenty-five, his attention was drawn to the faulty wooden bridges universally used at the time. They could no longer accommodate the growing rail traffic. What was to be done?

He decided the day of the wooden bridge was past; the iron structure must supersede it. He needed $1,250. He went to a Pittsburgh banker.

"If you say so, it must be all right," said the banker.

Carnegie got the money. The Keystone Bridge Works came into being. And from that time on the name of Andrew Carnegie was inseparably associated with the development of iron and steel.

—

"Is-ers" Only Counted.

The steel king had a profound admiration for the men who accomplish things and used to illustrate his liking by a story of horse racing. An old friend of his in Pittsburgh who kept fast trotters and held the record once was beaten in the brush by a young man. The old gentleman disappeared for some time.

It seems he had gone to Kentucky to get a winner. One day he was being shown over a stable, and already had been taken past a long string of horses with their records inscribed on the stall and the by-gone victories they had won. Then he was taken through a long line of young horses with their pedigrees all set out. From this the dealer attempted to prove what they were going to do when they got on the track.

It was a hot day and the old gentleman grew impatient. Wiping his forehead, he burst forth heatedly:

"Look here, stranger. You've shown me has-beens. And you've let me see your going-to-bes. But what I want is an is'er."

—

Sixty Times Across Atlantic.

Besides his golf and fishing and his well-known pastime of coaching, Mr. Carnegie used to walk and drive a great deal when in New York or at Skibo Castle in his native town of Dunfermline, Scotland. And he greatly enjoyed steam-yachting, calling a sea voyage his panacea for every ill. Sixty trips across the ocean, a journey around the world, and expeditions to the North Cape, China, Japan, and Mexico, formed part of his outdoor record.

In regard to his ocean trips, he used to tell a story on himself. Leaving for Scotland later than usual one spring, he met old Captain Jones, superintendent of one of his steel plants, and began to express his sympathy that the latter would have to stay behind in the hot weather with his many thousands of workmen.

"I'm very sorry you can't all go away, too," he declared. "Captain, you don't know the complete relief I get when outside of Sandy Hook I begin to breast the salt breezes."

"And, oh, Lord," replied the peppery captain, "think of the relief we all get!"

—

Musical, but Modest.

Music was one of the ironmaster's hobbies. And music, too, of the highest classical order. His democratic tastes kept him from owning a box in the "Golden Horseshoe" at the Metropolitan, just as it kept him from owning a private railroad car despite his frequent travels. At the opera he always sat in the body of the house.

In the Carnegie mansion, as in others of great wealth, is a great pipe organ. It is the largest that could be built in a private house. He also had a musical attachment which he himself could manipulate, although no organist, to give the effect of a full orchestra. This he played on frequently. It was built expressly for him and cost $17,000.

AUG 11 '19

A MODERN VULCAN.

Both as a maker and giver of money Andrew Carnegie was one of the most remarkable human phenomena that ever bestrode the American stage. His romantic rise from penniless immigrant lad to so unmatched a multi-millionairedom that kings cultivated him and members of the old nobilities fawned upon him is only half his story. Other men have so risen, in democracies and out of them. Of that swift upward flight of Carnegie's no judicial account can yet be given. Was it Carnegie that lifted the steel industry out of the rut? Or was it the steel industry, bursting with the irresistible forces of growth, that glorified Carnegie? Was he picked more or less by chance out of the motes of men that were whirled and swayed in front of our myriad pots of molten metal, or was he ordained by brain and character to be the first director of all this flaming progress? A quiet little man. A smiling little man. Was he the embodiment of the spirit of the age of steel? Not so much as the elder Morgan, certainly, not so much as some of the "boys" he lifted from obscurity and now leaves in almost supreme control of American iron and steel. He was a shrewd man more than a dominating, a persuader more than a compeller, a Metternich rather than a Bismarck.

Carnegie deservedly owes his distinction as much to what he did, or, rather, attempted to do after the principal labors of his life were over, as to what he did before. He was almost the first of our new crop of multi-millionaires to feel the pricks of social conscience. "I had formed my career," he said in his testimony before the Stanley committee in 1912, "and laid down the law to myself that I would not spend my old age in accumulating more dollars." His active business life ended when he sold out to the United States Steel Corporation in 1901. For eighteen years he devoted himself to giving, and though he did not die poor in any sense recognizable by the common man he bereft himself of more millions than any man had ever done before him. It cannot be said that either of his great benefactions were complete successes. His library gifts were marred by conditions due to his own vanity, which imposed upon many communities library buildings more ornate architecturally and less well supplied with reading matter than might have been wished. His great teachers' foundation has failed to meet the extravagant hopes once entertained of it, and seems likely to dwindle into an agency for insuring professors at cost—a useful institution but not one that will achieve the great aim of exalting the profession of teaching.

But Carnegie's failures, like his successes, were in magnificent terms. He never dealt in small change. He thought in industries and in hundreds of millions where other men thought in factories and dollars. He helped make us a large-scale nation. It was his hand that began the forging of that twenty billion dollar thunderbolt which we hurled at Germany. In his line the little man with the white whiskers and shrewd, smiling eyes was one of the giants of mankind.

AUG 12 '19

PLAN FUNERAL OF CARNEGIE

Will Be Held With Simple Services at His Country Home, Shadow Brook, Thursday.

LENOX, Mass., Aug. 12.—The arrangements for the funeral of Andrew Carnegie, as given out here to-day, do not include a burial service in New York. It has been decided that the funeral will take place at 11 o'clock Thursday morning at Shadow Brook, his summer estate here, where he died.

At this service the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mr. and Mrs. Carnegie had a pew, and the Rev. Dr. William Pierson Merrill, pastor of the Brick Memorial Church, New York, will officiate. The body then will be taken on a special train to Sleepy Hollow, N. Y., where, without further services, burial will be in a plot selected by Mr. Carnegie some years ago. The funeral will be private.

Mrs. Carnegie was said to be prostrated to-day as a result of her bereavement, and from the vigil she maintained at the bedside until her husband expired. Only her daughter, Mrs. Roswill Miller and the latter's husband have been admitted to her presence.

Hardly had the news of Mr. Carnegie's death been flashed around the world than messages of condolence began to arrive. All of his surviving business confreres wired their sorrow and representatives and committees he had benefited sent messages of regret. In the afternoon all the representative cottagers at Lenox called at Shadow Brook and left cards of condolence.

Mr. Carnegie's death followed the third attack of pneumonia with which he had been afflicted in life. This developed Sunday, although early Saturday night he had complained of difficulty in breathing. During the day he had been about the grounds of his great estate and while with Mrs. Carnegie and Mrs. Miller, the latter of whom had arrived Thursday from a long motor tour, seemed in his usual spirits. He did not complain of feeling unwell until after the departure of Mrs. Miller for her country place at Millbrook, N. Y.

Since his two former illnesses from pneumonia, the second of which occurred two years ago, Mr. Carnegie, formerly of rugged strength has been in a greatly weakened physical condition and has been constantly attended by two nurses. One of these remained with him Saturday night.

According to Dr. Paddock, Mr. Carnegie was exceedingly feeble when he arrived at his summer home in the spring.

"I kept in constant touch with him," said the physician," and although he appeared cheerful at all times, he did not gain in strength. His condition was such that when he was stricken with bronchial pneumonia he did not have the strength to resist."

Wilson's Condolences.

WASHINGTON, Aug. 12.—President Wilson, in a message of condolence sent to-day to Mrs. Andrew Carnegie, said the death of the philanthropist constituted a serious loss to the forces of humanity.

"May I not express my deep sympathy at the loss of your distinguished husband?" the message said. "His death constitutes a very serious loss to the forces of humanity and enlightened public service, and takes out of the world a force which it could ill afford to spare."

AUG 13 '19

'He Died Far Too Rich,' Humble Opinion of 'Andy'

Fourteen Lowly Working Men Express Views on Place of Mr. Carnegie in the World, but None Cared for Libraries or "Book Learning."

Fourteen New York workingmen, picked haphazard, were asked to-day what they thought of Andrew Carnegie. They included an iceman, an ice wagon driver, an aged painter, an aged Negro ship's cook, a deck hand, a boat fireman, a blacksmith, a young porter, two young elevator men, a middle-aged elevator man, a cigar store clerk, an aged porter, and a freight elevator man. Here are some of the replies:

"He was a good man."

"Andy was a moral man."

"Them fellers don't interest me much."

"All business men is crooked, you know."

"No honest man ever got rich in his life."

"I believe he was a just employer, fair to his men."

"I never seen a book yet" (referring to the Carnegie libraries) "that would keep a man from starving to death."

A curious reaction to questions about the libraries was that they were for the rich.

"He took money away from the poor and gave it to the rich," said a young porter, whose face was of Jewish cast. "No poor people can read in the daytime."

"But the libraries are open at night," his questioner urged.

The young man was not convinced.

"They are only open from nine to three," he insisted.

A one-armed freight elevator man, who was found sitting on a box in front of a Cortlandt street loft building had the same idea about the libraries.

"They are kept open at night," he was told.

"Not very late," was the answer. "By the time a working man could get there they are closed."

"I never went into one of them anyway," he added.

"Why not? What made you think you wouldn't be welcome?"

"The people that goes there don't belong to my class."

"But surely the children of poor people go there."

And then came the retort:

"I never seen a book yet that would keep a man from starving to death."

The first man approached was a young ice man. He stood on a Washington street sidewalk, waiting for his wagon to be driven into place.

"Carnegie was a good man, I believe," he said, "but I don't know much about him."

"There's a man that will talk about him," he added, pointing to the driver of another wagon.

This was a sinewy American with a cough. His flannel shirt collar flared wide, showing a hairy chest. But the unexpected, persistent cough was disconcerting to an auditor.

"Them fellers don't interest me much—Carnegie, Morgan, Rockefeller."

"Carnegie gave a lot of money away," was suggested.

"Yes, but I notice that when Rockefeller gives anything away the price of gasoline goes up."

An old painter stepped from under his ladder, which leaned against a West street building, bumping his capped head on a rung.

"Carnegie? he was a good man. Some people say he was crooked in his business, but all business men is crooked, you know."

"Steal to Get Rich."

Three men stood in a West street doorway. They were an elderly Negro, who said he was a boat's cook, a thoughtful faced young deckhand, and an honest looking fireman, who said good-naturedly, when asked his nationality that he was an "enemy," born in the Rhineland.

Said the Negro cook:

"No honest man ever got rich in his life. You have to steal to get rich."

But the black man knew that Carnegie had been a philanthropist, and added.

"I believe he gave a good deal to help the colored people in the south." (This, though, in the list of the dead steel man's stupendous benefactions, there appears no statement of specific gifts to that philanthropy.)

The thoughtful young deckhand had much to say about "rights."

"Right! What is right?" he pondered. "It's pretty hard to get at it. Right is what is good for everybody. I believe in God. You've got to find out what's right that way. Rich people don't believe in rights—most of them. Lots of people that make money don't feel happy, so they give it away to make themselves happy. I know when I was a kid if I stole anything I didn't feel happy—till I gave away what I had stolen, or broke it, or something. Then I felt all right again."

"It's all right to have millions if you get it honestly. Most of them millionaires got it wrong," he added.

The broad-faced fireman burst out laughing.

"They get it, all right, but they get it in the wrong way—just skin it off a workingman's bones."

Just then a two-horse load of rotten lemons passed along the street. The men all looked at it and the fireman broke out into still louder laughter.

"You see it right here," he chuckled. "Instead of giving fruit to the poor, the people let it rot and then throw it away."

A big, handsome boy in a trucking stable tried to make his questioner believe he had never heard of Andrew Carnegie. Two other men there were too busy to be interested.

The next stop was in a sizzling machine shop. Forges blazed, a trip hammer battered oblong chunks from a great red-hot iron bar. Fire and noise were everywhere except in a distant corner, where a Polish fireman watched his forge.

Only two men here had time to talk, and one of these, the fireman, could not—that is, could not talk English. But a fine-faced old blacksmith, who seemed to be the chief, left his forge for a moment and came back to talk about his fellow-countryman, Carnegie, for there was a delicious Scotch burr on his tongue as he began to speak.

The blacksmith and his questioner were thinking about the red flare and intense heat of the shops where the young Carnegie had begun his work.

A Just Employer.

"He was a just employer," said the Scotchman "fair to his men."

He stood silent a whi e.

"But what I could never understand," he ventured, "is why the price of steel was not cut."

"It was cut," was the rejoinder.

"Yes; but it could have been cut more."

The Scotch head was hard at work.

"Business ought to be brought down to a reasonable profit," said the blacksmith. "I don't know how to do it, but it ought to be done. After a certain point business becomes extortion. If you go back to the highest authority, Jesus Christ, He said that extortioners are kept out of the kingdom of heaven."

"Andy was a good, moral man," he added. "I don't know whether he was a follower of the Master or not."

Then the studious old blacksmith broke out into laughter as he went back to his forge.

"Maybe you've heard the saying," he beamed, "that every honest man has hair growing in the centre of his hands."

It was cooler in the next place—the warehouse, where the young porter insisted that the Carnegie libraries were closed at night.

Two elevator men in a Broadway office building, youngsters, made identical answers, as though they had rehearsed it, to a casual question about Carnegie and his fortune. Both sidestepped the science and philosophy of wealth as exemplified in the life of the ironmaster, with the words,

"It's hard to tell."

A young cigar clerk on the corner of Wall street, under Trinity's shadow, commented upon the dead Vulcan. All this bouyant individual could think of was the inestimable value of life as contrasted with death. His face beamed unsympathetically as he said:

"Now we've got it on him."

Across the way, in the business home of the United States Steel Company, a surprise awaited. A workingman there answered in a flash:

"Ah! If he only knew as much thirty years ago as he knows now the Homestead strike would never have been pulled off."

Then, like the Scotch blacksmith, he lapsed into theology.

"We go out of this world as we come into it." The words sounded strange in the midst of the whirl of the great business founded by the man of whom the world was thinking, as he continued meditatively:

"Dust to dust, ashes to ashes."

And then he added:

"He tried to make restitution, but that's hard to do."

Then came the old porter, complaining good naturedly that books were more for the rich than the poor, and that the words in the books were too "high toned" for a workingman to understand, and finally the gruff, one armed elevator man on Cortlandt street who could get no further than:

"I never seen a book yet that would keep a man from starving to death."

AUG 13 '19

CARNEGIE LAST RITES DELAYED

Doubt as to Ironmaster's Religious Belief Believed to Be the Cause.

LENOX, Mass., Aug. 13.—Doubt as to the religious belief of Andrew Carnegie is believed to be one of the reasons for the delay in deciding definitely upon the funeral services to be held at "Shadowbrook" to-morrow morning.

Reports connecting Mr. Carnegie with this or that church have no foundation, so far as is known here. While he contributed liberally to various denominations, he apparently was not a member of any church society. It had been thought that among his private writings there would be found after his death some expression regarding his funeral.

However, one of those who is to have a very prominent part in the service to-morrow said to-day that he did not know as yet just what constituted Mr. Carnegie's religious belief. It was thought likely that the service would be an adaption of the Presbyterian and Congregational rituals.

With the coming of the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, due here to-day, it was expected that the order of services would be determined upon, after he had had a personal interview with Mrs. Carnegie. She is said to be much improved after the slight collapse which followed the death of her husband on Monday.

The voluminous writings of Mr. Carnegie have been closely examined with a view to ascertaining his ideas of the future life, and it was pointed out to-day that while there was no definite expression of his attitude toward organized religious work, it was made plain that he believed implicitly in a higher and better world.

AUG 13 '19

THE MULTI-MILLIONAIRE PROBLEM.

Andrew Carnegie chose to give most of his money away. He might just as legally have refused to give any of it away. Provided he could have satisfied the chancery courts of his sanity at the time his will was drawn, he could have so arranged matters that not a dollar of his fortune, except that taken in taxes, would go to anybody who needed it. He had perhaps a half-billion of dollars when he retired. It would have reached a billion dollars by the day of his death had he merely neglected to give any of it away. His giving performed a social service, but there exists no social agency by which he could have been coerced into giving, unless public opinion can be considered such an agency. In short, society and Andrew Carnegie were legally and perhaps ethically quits when he had finished his work and society had handed him over his wages. Any other outcome was purely accidental and personal.

So Carnegie's death, like that of one or two other multi-millionaires, who, unlike him, gave as little as they could, will raise anew the question as to how much a man is entitled to receive. The effective strength of the United States in the late war may be roughly measured at twenty billion dollars. It is easily possible that one man might combine in one estate—indeed, Mr. Rockefeller is popularly believed, probably on the basis of some exaggeration, to have done so—a twentieth of this amount. The question of large fortunes, therefore, falls into two divisions. First, can a man actually earn five hundred million dollars? Let us say that he can if he cheapens by at least that much in his lifetime some essential product, as Mr. Rockefeller did with oil, or if he renders available a new product which is worth that much to the public. But the second query is, Can Society afford to trust to the discretion of individuals such tremendous control over the resources and labor of the nation? Can we rely upon all multi-millionaires to be so conscientious, so fearful of dying rich, as Mr. Carnegie was? Eventually we cannot. At least when fortunes climb past the billion point, as they will, some degree of regulation will become necessary.

AUG 13 '19

Simple Ceremony Marks Last Rites of Ironmaster

Funeral of Andrew Carnegie at Shadowbrook, His Summer Home, Without Eulogy or Pallbearers—But 60 Persons, Relatives or Intimates, Attend.

LENOX, Mass., Aug. 14.—The funeral of Andrew Carnegie was held at Shadowbrook, his summer home in the Berkshires to-day. There was no eulogy and there were no pall-bearers.

The service was as simple as were the tastes and habits of the man in life. Fully one-half of the sixty persons present were members of the household. The others were intimates of the family.

The ritual of the Presbyterian Church was used by the officiating clergyman, Dr. William Pierson Merrill of the Brick Presbyterian Church, Fifth avenue, New York, which the Carnegies attended and of which Mrs. Carnegie and her daughter, Mrs. Roswell Miller, were members.

A mixed quartet from this church sang the three hymns which have been the favorites of the philanthropist and former ironmaster. Dr. Merrill was assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie frequently worshipped during the summer months.

At the conclusion of the service, which occupied barely twenty minutes, the body, accompanied by most of the party, was removed in a motor car to Hillsdale, N. Y., where a funeral coach was in waiting. This car was attached to the regular train of the New York Central Railroad leaving at 1.11 o'clock this afternoon for Tarrytown. Thence the body was to be taken by automobile to Sleepy Hollow for interment in a lot chosen by Mr. Carnegie some years ago.

The Last Rites.

The service at Shadowbrook was held in the great reception room on the first floor at the east end of the mansion overlooking Lake Mankeenac, one of the beauty spots of the wonderful estate and where Mr. Carnegie had spent many happy hours at his favorite pastime, angling.

The body reposed in a severely plain casket placed in the center of the room and all but hidden in a wealth of floral pieces. The mahogany of the casket was covered with heavy black broadcloth. A small name plate of silver bore only the inscription "Andrew Carnegie, born at Dunfermline, Scotland, November 25, 1835. Died Lenox, Mass., August 11, 1919."

Just before 10.30 o'clock this morning, the hour set for the funeral, those who were to hear the last rites entered the room and grouped themselves about the casket. With Mrs. Carnegie and her daughter, Mrs. Roswell Miller, who were in conventional mourning, were the daughter's husband, Ensign Miller; Mrs. Morris Johnson, a niece of Mr. Carnegie; his nephews, Andrew and Morris Carnegie; Mrs. Carnegie's private secretary, Archibald Barrow, and John Poynton, who had long served the master of the house in a similar capacity.

Schwab Among Mourners.

Next in the circle were notable representatives of those who had helped the industrial giant to make his millions and others who had helped the philanthropist distribute the major part of those millions for humanitarian purposes. Among these were Charles M. Schwab, once president of the Carnegie Steel Company; Robert A. Franks, business adviser of the ironmaster for many years, treasurer of the Carnegie Corporation and of the Carnegie Foundation for the Advancement of Teaching; the Rev. Frederick H. Lynch, who represented the Carnegie Peace Foundation during the peace conference at Paris, and Oliver Rickatson. Others intimately associated with the family were Mrs. Henry Phipps, wife of Mr. Carnegie's old partner in the steel business, and their son Howard; Dr. R. S. Woodward, president of the Carnegie Institute at Washington; Elihu Root, Jr., represented his father in the matter of the Carnegie endowment for international peace, and James C. Greenway.

Members of Household Attend.

Seated near these were all those of the household who had ministered to the home comforts of the master of the house. Many of these had been long in the employ of the family.

The clergymen, wearing gowns, stood at the head of the casket and back of them were the members of the quartet directed by Clarence Dickinson, organist of the Brick Presbyterian Church. The singers were Miss Rose Bryant, Miss Marie Stoddardt, Frank Croxton and Grant Kimball.

The service opened with the singing of "O Love, That Will Not Let Me Go." Rev Mr. Wyman recited the two prayers of the ritual and followed these with the Lord's Prayer. The quartet then sang, "He Leadeth Me." Dr. Merrill read the passages appointed from the Psalms and the service closed with the singing of "Crossing the Bar." As the voices of the singers died away, the benediction was pronounced by Dr. Merrill.

Rain fell heavily throughout the morning, but shortly before the funeral hour the skies gave signs of clearing.

A death mask of Mr. Carnegie was said to have been taken last night by Augustus Lukeman of New York, but members of the household declined to give any information on the matter.

AUG 21 '19

Say Carnegie Pared Estate to $50,000,000



(Copyright by W. Burden Hoge.)

Mrs. Roswell P. Miller and Husband.

Will to Be Filed Soon—To Show Whether He Died "Rich," Which He Said Was to "Die Disgraced"—Daughter's Portion May Be Modest.

The will of Andrew Carnegie will be filed for probate within a few days. While Elihu Root, Jr., of Root, Clark, Buckner & Howland, attorneys for the Carnegie estate, refuses to divulge the amount of the fortune left by the man who once said that "to die rich is to die disgraced," it is reported on pretty good authority to be no less than $50,000,000.

Comment was made that this sum, however, shows the effort on the part of the ironmaster to live up to his utterance. The amount is only one-tenth of what he is reputed to have once possessed, and his known public gifts of $350,000,000 were seven times as much as his reported estate.

The Home Trust Company of Hoboken, founded by Mr. Carnegie in 1901 to handle his own affairs, is named executor without bond.

Nothing has been made known officially about the beneficiaries in the will. However, Mrs. Roswelter Miller, Mr. Carnegie's daughter, it was said, will receive less under the will than she would receive had his provision for her at her recent marriage been smaller.

Neither does the instrument include bequests to many persons for whose welfare Mr. Carnegie was known to have had deep concern. Hundreds of such were taken care of in his lifetime by being placed in life positions in institutions controlled by Mr. Carnegie or by being placed on his private penson list.

It was for just such philanthropies that Mr. Carnegie organized the Home Trust Company. The trust company accepted no deposits other than his own, and its existence was known to but few. The arrangements made by Mr. Carnegie for liquidation of the claims of depositors of the defunct Carnegie Trust Company, with which Mr. Carnegie had no connection, but whose obligations he assumed because it bore his name, were consummated in his Hoboken office.

Elihu Root, Jr., is understood to have done the actual drafting of the final will.

The Home Trust Company is enabled to act as executor of the Carnegie estate in New York because of reciprocal legislation enacted in New Jersey and this state. When the New York legislature some years ago amended the banking law to permit trust companies to act as exeeutors without depositing 10 per cent. of their capital with the state superintendent of banking no one was found who could explain the reason for the change. That it was done to permit the Hoboken institution to act as exeutor of the Carnegie estate now seems apparent.

full terms of the Carnegie w

"Mr. Carnegie's gifts to charity during his lifetime," said Mr. Root, "totalled somewhat in excess of $350,000,000. The value of his estate is estimated at between $25,000,000 and $30,000,000. He really did divest himself of his great fortune for the benefit of mankind, as he long ago said that he would.

"The will leaves the real estate and all the works of art and household goods to Mrs. Carnegie. Financial provision for Mrs. Carnegie and for Mrs. Carnegie's daughter, Mrs. Miller, was made during Mr. Carnegie's lifetime rather than by the will. In the words of the will itself: 'Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter, Margaret; and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide.'

"The fourth article of the will contains a series of legacies, the most substantial of which are to charitable institutions. The fifth article of the will contains a series of annuities to relatives and friends. The Carnegie Corporation of New York is the residuary legate and the Home Trust Company of New Jersey is executor nad trustee under the will."

Numerous annuities to be paid semi-annually during the beneficiary's lifetime were left by Mr. Carnegie and included:

Premier Lloyd George of Great Britain, $10,000.

Ex-President William Taft, $10,000.

Mrs. Theodore Roosevelt, $5,000.

Mrs. Grover Cleveland, $5,000.

Walter Damrosch, and after him his wife, $5,000.

Family Bequests.

Each of his nephews and pieces, married, $10,000.

Each nephew, unmarried, $5,000.

His sister-in-law, $10,000.

His brother-in-law, or his wife, Mrs. Whitfield, succeeding him, $10,000.

His cousins, Miss Maggie Lauder, Miss Anna Lauder, and Mrs. George, all of Dunfermline, each $5,000.

Alexander King, or his wife, succeeding, $5,000.

George King, or his wife, succeeding, $5,000.

S. H. Church, Pittsburgh, wife succeeding, $5,000.

W. J. Holland, wife succeeding, $5,000.

Mr. Hammerslaig, wife succeeding, $5,000.

Miss West, in Carnegie school, $5,000.

Douglas Stewart, museum, wife succeeding, $5,000.

Also $5,000 each to Mr. Beatty, William Freu, and Mr. Wilmot, of hero fund; Mrs. D. A. Stewart, Pittsburgh; Mr. Tuttle, secretary Oratorio Society, New York; Dr. Joseph Garmany; Miss Margaret B. Wilson; George W. Cable; Mr. Woodward, president Carnegie Foundation; Henry S. Pritchett, professors' pension fund; Homer D. Bates, New York City; Mrs. James R. Wilson, Pittsburgh.

AUG 28 '19

STEEL KING DIED POOR, WILL PROBATE DISCLOSES

To the best of his ability, Andrew Carnegie kept the promise he made himself many years ago to die "poor."

All that was left of his once great fortune, the second largest individual accumulation of wealth in the world, at the time of his death several weeks ago, was an estate of between $25,000,000 and $30,000,000.

That was the official announcement made to-day by Elihu Root, Jr., the late Steel King's attorney, in making public the

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A MODERN ROBIN HOOD.

Carnegie has died not poor but only moderately wealthy for these days, and his bequests instead of distributing an immense fortune merely wind up the business, which must be rather onerous as a life's occupation, of giving his money away. Now that he is dead the net result of his financial activities seems to be that the money values which he collected in one pile from his countrymen have been put back into the hands of his countrymen in the shape of public benefactions. Carnegie played Robin Hood by taking our money away from us and giving us back books, or brown brick buildings to put books in. What he got out of it was the name over the door and the same glow which must have warmed the cockles of the heart of Sherwood's outlaw when he took a gold purse from a fat alderman to give to the proverbial poor widow. With the difference that the steel magnate played highwayman and philanthropist to the same public. We are no poorer for having had him with us. But we are different. We have read in his libraries and benefited by scientific discoveries made by men in his pay working in institutions he supported. It was, in the last analysis, our money that built the libraries and made possible the institutions, and that fact was understood by Carnegie better than by many multi-millionaires. He looked upon himself as a trustees for the national wealth in his possession, and used it as he thought would be good for us. We weren't always pleased. And, bacause of his vanity, he often made his philanthropies hard to swallow. But he did set up and attempt to follow a noteworthy ideal. He wanted to die poor. He did not anticipate leaving an immense estate for his heirs to the third and fourth generation. He had common sense enough to know that hereditary wealth, such as has existed among the Astors and Vanderbilts and Rothschildes, is a corrupting influence, good neither for the family which possesses it nor the state which supports it. Great fortunes seem to be an essential to modern trade; often, by some triumph of invention or organization, they seem fairly earned. But they gall and fester and eat into the body politic if left by entail too long in incompetent and idle hands.

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CARNEGIE'S DEATH,
1919
PAGES 121-124 BLANK, NOT
IMAGED


The
Evening
World.

AUG 11 '19

ANDREW CARNEG

Ironmaster Who Died Suddenly To-Day; His Wife and Daughter, Heiress to Fortune





MR. and MRS. ANDREW CARNEGIE



MRS. ROS
(MARGARE

CARNEGIE DIES SUDDENLY; FAMILY AT HIS BEDSIDE; GAVE AWAY $300,000,000

Ironmaster Was One of the World's Greatest Philanthropists—Health Began to Fail Two Years Ago—Amassed a Fortune of $500,000,000.

(Special to The Evening World.)

LENOX, Mass., Aug. 11.—Andrew Carnegie died at 7.10 o'clock this morning at his summer home, Shadow Brook, two miles west of Lenox, of bronchial pneumonia, in his eighty-fourth year. The symptoms of the fatal illness developed early yesterday afternoon. Physicians were summoned and remained in attendance to the end.

At Mr. Carnegie's bedside were his wife and his secretary, John J. Poynton. His daughter, Mrs. Roswell Miller, who has made frequent trips to Shadow Brook from her home at Millbrook, N. Y., during the summer, was unable to reach here in time to see her father alive.

Mr. Carnegie bought the Shadow Brook estate in October, 1916, for $350,000, and spent the summer and autumn months on the estate thereafter. Previously, the advent of war having prevented him from visiting his estate in Scotland, he had spent his summers in Maine and in 1916 he lived for a while at Noroton, Conn. He came to the Berkshires on the advice of his physicians, who prescribed a mountain climate.

Shadow Brook is half way up Bald Head Mountain in a retired district. Mr. Carnegie had been quite weak all summer and Mrs. Carnegie did no entertaining. The retired iron master spent his days on the wide piazza of his mansion, looking down on Lake Mackeenac. From the day he entered Shadow Brook grounds late in May he did not venture outside the gates, nor did he spend any time on the lake in an electric launch which had been specially built and furnished for short cruises.

Mr. Carnegie complained of a cold last Friday and his nurses kept him in his room. In his weakened condition the approach of pneumonia was unsuspected until full symptoms developed.

TELEGRAMS OF CONDOLENCE DELUGE FAMILY.

Two hours after the news of Mr. Carnegie's death was flashed throughout the United States telegrams of condolence began to arrive at Shadow Brook. Some of Mr. Carnegie's "boys," as he called the business associates he trained in the steel business, called up Mrs. Carnegie and offered their services in her bereavement. Mr. Poynton said an announcement of funeral arrangements would be made after a consultation between Mrs. Carnegie and her daughter and close friends of the family.

Mr. Carnegie was in excellent health for a man of his years until the European war broke out in Aug. 1914. He had been comparatively active in public life and the direction of his widespread philanthropic enterprises. The total of his benefactions is estimated at $300,000,000. As he grew older he became more and more interested in his pet project to insure peace to the world and bring about an end of warfare.

The quick developments of early Aug., 1914, which involved nation after nation in war stunned him. Nevertheless, he kept closely in touch with international developments until 1917 when the declaration of war by the United States appeared to have almost completely disheartened him. In that year he suffered an attack of grip and thereafter he lived practically in retirement.

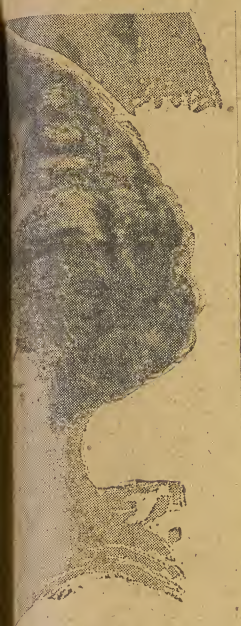
CARNEGIE BORROWED $50 TO START AND AMASSED FORTUNE OF $500,000,000

His Benefactions Were Wide in Variety and Totaled About $300,000,000.

Andrew Carnegie was born November 25, 1835, at Dunfermline, Scotland. He had but little schooling except that which his mother could give him and his brother William in such time as could be spared from her household cares. The father was a loom worker and until machinery replaced

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E DIES AT LENOX



©W. BORDEN STAGE

MILLER
RNEGIE)

hand looms Andrew was a bobbin and also an apprentice in an iron ndry.

hen he was eleven years old family moved to the United tes with the aid of $50 borrowed m an uncle, George Lauder. They led in Allegheny City, across the er from Pittsburgh in 1848, and her and son again set to work at hand loom. Andrew's salary was 0 a week. His first advance was motion to be assistant to the en- eer, who advised him to read books the library established for mill rkers by a Colonel Anderson.

"When I began getting ahead in world," Mr. Carnegie said in his ter years, "I was always able to ce back each advance to the read- I did in those mill days. That's y I have always wanted to make easy for young people to read good ks."

Douglas Reid, a Dunfermline n, took the Carnegie boy out of the ills at fourteen and made him a legraph messenger. He surprised office by reading a message by ar at a time when nearly all opera- rs depended on the dots and dashes dented in tape to decipher messages. e was the third operator to achieve is proficiency and was at once pro- oted. When the Pennsylvania Rail- d installed its first telegraph sig- al system he became a clerk in the ffice of Division Superintendent homas A. Scott at a salary of $35 a month.

WHEN CARNEGIE MADE HIS FIRST $10,000.

Carnegie became the head of the family when he was sixteen years old, on the death of his father. Soon thereafter he induced his mother to mortgage their home for $500 which he invested with Mr. Scott in ten shares of the Adams Express Company. With Mr. Scott again he invested $200 to give a start to the scheme of T. T. Woodruff for building sleeping cars. He realized $10,000 when the Pullman Company bought out Woodruff's rights.

Mr. Scott became Assistant Secretary of War in the Lincoln Cabinet and Carnegie took post under him as director of Government Railways and Telegraphs. He was in charge in person of communications on the battlefield of Bull Run.

Soon after the war he borrowed enough to invest $40,000 in a farm on which it was believed oil could be found. He collected more than $1,000,000 from that farm.

Long before the farm began to justify Carnegie's investment he determined that an ability to turn out iron bridge work for railroads was as sure a way to wealth as there was in his reach. The railroads must have substitutes for the wooden bridges that were beginning to rot. He formed the Keystone Bridge Company and secured contracts by anticipating a demand of which the railroad builders themselves were hardly yet aware. Within three years after the war the bridge business had taught him that steel and not iron bridges were required. Studying steel, Carnegie went to England and learned of the Bessemer process. He quietly hired enough experts from among the workmen to start a Bessemer process steel industry in the United States before the British steel men knew where their men had gone.

KNEW HOW TO PICK MEN AS MONEY-MAKING LIEUTENANTS.

There was no holding down his success then. As canny in his judgment of men as he was in selecting a business which would multiply itself automatically, he gathered around him a wonderful family of associates, men of the type of Schwab and Gary, to the number of thirty or forty, all of whom have since become known as captains of industry. The Carnegie mills spread about Pittsburgh for miles. Seeking supply he went to the iron deposits of Northern Michigan, into virgin fields, and obtained future resources almost inexhaustible.

It was his boast that he reduced the price of steel rails from $95 a ton to $26 a ton. It was characteristic of him that his peppery temper was hardly ever so roused as when a discharged secretary commented on the boast with proof that the Carnegie mills could have made a fair profit on rails selling at $12 a ton.

Slight of stature, frankly vainglorious over his wonderful success, he still had a sense of humor about himself. No one could radiate goodwill with a chuckle and a boast more quickly than Andrew Carnegie addressing an audience.

"When a man's men speak of him as 'Andy,'" he told one audience, "there's little danger of labor troubles."

He always insisted that the great Homestead strike would never have happened if he had not overlooked the need of keeping in personal touch with the workers so that they would realize that a man like themselves and not an impersonal machine was at the head of the business.

In the general reorganization of big businesses, twenty years ago, it became apparent to the reorganizers, who made new industrial history on the Morgan yacht and in the Morgan library and in a few "back offices" in the Wall Street district, that the vast possibilities of the steel industry would never be realized for the greatest good of the selected few until it was a one-man business no longer. Whereupon Mr. Carnegie was bought out. The organizers of United States steel paid $420,000,000 in five per cent. bonds for the Carnegie steel holdings.

HOW HE TRIED TO MAKE GOOD BOAST HE'D DIE POOR MAN.

It was one of the boasts of Andrew Carnegie that he meant to die a poor man.

Although carefully bestowed and carefully administered Mr. Carnegie's benefactions were magnificent. In the closing quarter of a century of his life he devoted, ti is estimated, $300,000,000 to philanthropic and charitable ends.

His favorite philanthropic enterprise was the Carnegie Foundation, which is now a $125,000,000 corporation, directed by men of Mr. Carnegie's personal selection. Toward the close of the Nineteenth Century he put nito effect a long cherished project of aiding public education by presenting public library buildings to municipalities.

To this purpose he donated $6,000,000 which paid for the erection of 3,000 municipal library buildings in this country and Great Britain. Of this sum $5,100,000 was devoted to New York City.

The foundation of the Carnegie Institute in Plattsburg has cost Mr. Carnegie's estate thus far $24,000,000 and it is supposed this great institution will benefit from the will of its founder. The Carnegie Institute of Washington was established at an expense of $22,000,000.

Scotch universities benefitted to the extent of $10,000,000. The employees relief fund of the Carnegie Steel Company was enriched to the extent of $5,000,000, and the same amount, in bonds, was devoted to the establishment of the Carnegie Hero Fund Commission.

SPENT VAST SUMS TO PROMOTE WORLD PEACE.

In his passionate desire to promote peace in the world and end all wars, Mr. Carnegie established a world wide propaganda which he supported by lavish donations from his bank account. He had his agents everywhere and his writings in support of universal peace were translated into all languages. The Peace Temple at the Hague cost him $1,500,000.

Intensely interested in the welfare of teachers and professors, Mr. Carnegie worked for their erlief and benefit in his own way, ignoring projects put forward by other millionaires. The Carnegie Foundation for the Advancement of Teaching in the United States, Canada and Newfoundland has an endowment of $16,500,000 in bonds furnished by Mr. Carnegie.

Before his health failed Mr. Carnegie was a diner out and after-dinner speaker, keenly interstd in current events and not afraid to express his opinions in public. For many years it was his custom to hold a reception to newspaper reporters at his home in New oYrk on his birthday and discourse at length on events of the year that had passed and probabilities relating to the years to come. These disquisitions were marked by flashes of humor and thrusts of perception which were characteristics and aroused widespread attention.

It was his custom for many years to assemble, once a year, his "boys" of the old days of the infancy of the steel industry in Pittsburgh and treat them to a great banquet at his home. In recent years the "boys" have continued the dinner, but Mr. Carnegie has been represented only by a written message, generally delivered through his favorite "boy," Charles M. Schwab.

WALL STREET SHOCKED BY STEEL KING'S DEATH, BUT STOCKS NOT AFFECTED

Charles L. Sabin Mourns Great Humanitarian and C. M. Schwab to Hurry Home.

Except for his heavy bond holdings in the United States Steel Corporation, Mr. Carnegie and his influence had no direct connection with market conditions, Evening World reporters were told by actve traders in Wall Street to-day. The news of his death came as a surprise to the district and was the cause of regretful comment and the revival of the memories of many incidents in the steel master's career.

Charles L. Sabin of the Guaranty Trust Company, said: "It is a great shock to me as a friend. He was a wonderful man and even since his retirement from active business his influence has always been a healthy and sane tonic to business conditions. Few men have made themselves so useful to the busines world and in spite of all his other activities he was first and all the time a great humanitarian."

At the offices of Charles M. Schwab, to whom Mr. Carnegie always referred with pride as a shining example of "the Carnegie boys," it is said that Mr. Schwab would probably cut short his vacation at oLretta, Pa. and come to New York at once.

AUG 12 '19

CARNEGIE'S DEATH A LOSS TO FORCES OF HUMANITY, PRESIDENT WILSON WIRES

Message of Condolence to Widow Says World Can Ill Afford to Spare Ironmaster.

WASHINGTON, Aug. 12.

PRESIDENT WILSON to-day sent the following telegram of condolence to Mrs. Andrew Carnegie:

"May I not express my deep sympathy at the loss of your distinguished husband? His death constitutes a very serious loss to the forces of humanity and enlightened public service and takes out of the world a force which it could ill afford to spare."

AUG 11 19

ANDREW CARNEGIE.

THE Ironmaster ceased to be a factor in business affairs upon the formation of the great United States Steel Corporation. He devoted his sunset days to philanthropy and taking care of himself. His character was kindly, shrewd and public spirited. He was no mystery like the senior Rockefeller, nor were his calculations as cold.

The libraries which he housed over the country in grateful memory of his first debt to free volumes serve to inform a large number of Americans, probably not in proportion to their cost, but much must be given if much is to be gained. One Lincoln enlightened by such an opportunity is worth the ten per cent. for maintenance required of the many communities which in seeking a benefit usually acquired a burden.

The little Scotchman liked to be called "Andy." His dignity never suffered by the familiarity. He was not afraid to go around with men or to face the public. In short, the weaver boy of Dumfermline lived to become the right kind of an American, unspoiled by wealth and capable of getting just enjoyments out of life, which he gladly shared with others.

AUG 12 '19

CARNEGIE FUNERAL AT LENOX THURSDAY WILL BE PRIVATE

Ironmaster's Wishes for Simplicity Observed—Schwab Will Attend.

No funeral service for Andrew Carnegie will be held in New York City, it was announced to-day in Lenox, Mass., where he died from bronchial pneumonia yesterday in his eighty-fourth year. The funeral will be conducted at Shadow Brook, his Lenox estate, on Thursday, at 11 A. M., by the Rev. Benson N. Wyman of the Lenox Congregational Church and the Rev. Dr. William Pierson Merrill, Pastor of the Brick Presbyterian Church, New York.

The body will be taken then on a special train to Sleepy Hollow, for burial in a plot selected by Mr. Carnegie several years ago.

The funeral will be as private as the family can make it, in accordance with the wishes of the dead ironmaster. Less than twenty persons outside the immediate family will be present. The list has been carefully checked over by Mrs. Carnegie and those who are welcome have received telegrams telling them that reservations would be made for them. Others who sent condolences were requested by wire to refrain from attendance.

Among those who will attend the funeral is Charles M. Schwab. He will leave this afternoon for Lenox and return immediately after the service. Then he will return to Loretta to continue his vacation in the Pennsylvania mountains.

It is regarded as probable that Mr. Carnegie's epitaph will be the one suggested by himself some time ago:

"Here lies a man who knew how to enlist in his service better men than himself."

Mr. Carnegie's strength had been taxed by two former attacks of pneumonia, one about two years ago having been a case of double pneumonia, which only his great physical strength thwarted. This had left him greatly weakened. Since these illnesses two nurses had attended him constantly.

"Mr. Carnegie was exceedingly feeble when he arrived at his summer home in the spring," said Dr. Paddock. "I kept in constant touch with him and, although he appeared cheerful at all times, he did not gain in strength. His condition was such that when he was stricken with bronchial pneumonia he did not have the strength to resist.

"The illness developed in such a way that there was no opportunity for Mr. Carnegie to have any farewell words with members of the household."

AUG 12 '19

CARNEGIE FUNERAL IN LENOX THURSDAY; SERVICES PRIVATE

No funeral service for Andrew Carnegie will be held in New York City, it was announced to-day in Lenox, Mass., where he died from bronchial pneumonia yesterday in his eighty-fourth year. The funeral will be conducted at Shadow Brook, his Lenox estate, on Thursday, at 11 A. M., by the Rev. Benson N. Wyman of the Lenox Congregational Church and the Rev. Dr. William Pierson Merrill, Pastor of the Brick Presbyterian Church, New York.

The body will be taken then on a special train to Sleepy Hollow, N. Y., for burial in a plot selected by Mr. Carnegie several years ago. The New York mansion in Fifth Avenue is not to be opened. Because of Mrs. Carnegie's health everything will be rigorously private. She was so unnerved by Mr. Carnegie's death it was impossible to make the funeral arrangements until last night. She had seen no one but her daughter and son-in-law until then.

It is regarded as probable that Mr. Carnegie's epitaph will be the one suggested by himself some time ago:

"Here lies a man who knew how to enlist in his service better men than himself."

SAYS MR. CARNEGIE DIED A POOR MAN.

That Mr. Carnegie "died poor," as it is said he wished to die, is the asserton of Dr. Charles F. Thwing, secretary of the Carnegie Foundation for the Advancement of Teaching, who explained that the ironmaster died poor "in the sense that he had given away the larger part of his fortune." It probably will be some time before the value of his estate is known.

Additional details were received today of the philanthropist's last hours. Early Saturday night, after having been about the grounds of his great country place in the afternoon, he complained of difficulty in breathing. He had been passing most of the day with Mrs. Carnegie and his daughter, Mrs. Roswell Miller who had arrived Thursday from a long motor tour and who was en route to the Miller country place at Millbrook, N. Y. Mr. Carnegie then seemed in his usual spirits and did not complain of feeling unwell until after Mrs. Miller had gone.

His personal attendant was with him most of Saturday night. He arose as usual Sunday morning and after breakfast in his apartments walked about the rooms. During the day he seemed weaker and Dr. Bruce Paddock of Pittsfield was called to Shadow Brook. He found Mr. Carnegie's temperature above normal, and there were pneumonia symptoms.

IRONMASTER'S STRENGTH TAXED BY PNEUMONIA.

Mr. Carnegie's strength had been

taxed by two former attacks of pneumonia, one about two years ago having been a case of double pneumonia, which only his great physical strength thwarted. This had left him greatly weakened. Since these illnesses two nurses had attended him constantly.

Dr. Paddock remained at Shadow Brook all night. Not until the beginning of the day was the end of Mr. Carnegie's life seen to be approaching. He was conscious nearly to the moment of his death and spoke often to Mrs. Carnegie, who remained in the sick room all night. Mrs. Carnegie, Dr. Paddock and a nurse were at the bedside when Mr. Carnegie passed away.

Mrs. Miller was notified of the death of her father immediately. She and her husband, a former ensign in the navy, to whom she was married last winter in New York, hurried at once to Shadow Brook.

"Mr. Carnegie was exceedingly feeble when he arrived at his summer home in the spring," said Dr. Paddock. "I kept in constant touch with him and, although he appeared cheerful at all times, he did not gain in strength. His condition was such that when he was stricken with bronchial pneumonia he did not have the strength to resist.

"The illness developed in such a way that there was no opportunity for Mr. Carnegie to have any farewell words with members of the household."

Carnegie, Near End, Happy Over League of Nations.

One of the last letters written by Andrew Carnegie was addressed on Aug. 9 to Charles C. James, a New York broker, who made it public yesterday. Referring to the League of Nations, Mr. Carnegie wrote:

"I rejoice in having lived to see the day when, as Burns puts it, 'Man to man the world o'er shall be brothers and a' that.'

"I believe this happy condition is assured by the League of Nations and that civilization will now march steadily forward, with no more great wars to mar its progress."

AUG 12 '19

CARNEGIE GAVE $350,000,000; DIED "POOR," SAYS DR. THWING

Official List of Benefactions From $300,000 Up to $125,000,000 Foundation.

WASHINGTON, Aug. 12.—Andrew Carnegie had given away $350,695,653 up to June 1, 1918, a compilation of his benefactions prepared by the Carnegie Endowment for National Peace shows. His chief benefactions which attracted particular attention were:

Endowment of Carnegie Corporation	$125,000,000
Libraries in the United States	40,000,000
Foundation for the Advancement of Teaching	29,250,000
Carnegie Institutes, Pittsburgh	26,719,380
Carnegie Institution (Washington)	22,300,000
Libraries abroad	20,000,000
Hero Fund Commission	10,540,000
Endowment for International Peace	10,000,000
Universities in Scotland	10,000,000
Dunfermline Endowment	5,000,000
Steel Company employees	5,000,000
Polytechnic School, Pittsburgh	2,500,000
Allied Engineers' Society	1,500,000
Hero Fund (Dunfermline)	1,250,000
Hero Fund (Germany)	1,250,000
Hero Fund (France)	1,000,000
American Republics Building	750,000
Galashiels Technical Schools	500,000
Allegheny Carnegie Institute	300,000
Braddock Institute	300,000
Duquesne, Pa., Institute	300,000

DIED POOR, SAYS FOUNDATION SECRETARY.

BOSTON, Aug. 12.—Dr. Charles F. Thwing, Presiednt of Western Reserve University, Cleveland, and Secretary of the Carnegie Foundation for the Advancement of Teaching, who was here to-day, said: "Mr. Carnegie died poor, as it is said he wished to die, in the sense that he had given away the larger part of his fortune. He said to me after he retired from business that he could have kept on and still made money by the millions, but, he added, 'Why not stop now?'"

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Reports connecting Mr. Carnegie with this or that church have no foundation, so far as is known here. While he contributed liberally to various denominations he apparently was not a member of any church.

It had been thought after his death Monday that among his private writings there would be found some expression regarding his funeral. However, one of those who is to have a prominent part in the service to-morrow said to-day that he did not know as yet just what constituted Mr. Carnegie's religious belief.

It was thought likely that the service would be an adaption of the Presbyterian and Congregational rituals. With the coming of the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, this afternoon, it was expected that the order of services would be determined upon after Dr. Merrill had had a personal interview with Mrs. Carnegie. The latter is said to be much improved after the slight collapse which followed the death of her husband on Monday.

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CARNEGIE WILL EXPECTED TO BE FILED IN NEW YORK.

Now in Hoboken Vault and Family Council After Funeral To-Morrow Will Decide on Probate.

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AUG 14 '19

CARNEGIE FUNERAL SIMPLE CEREMONY; ONLY 60 PRESENT

Men Who Helped Ironmaster Amass Fortune Attend—Body Taken to Sleepy Hollow.

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The ritual of the Presbyterian Church was used by the officiating clergyman, Dr. William Pierson Merrill of the Brick Presbyterian Church, Fifth Avenue, New York, which the Carnegies attended and of which Mrs. Carnegie and her daughter, Mrs. Roswell Miller, are members. The day upon which his daughter, Margaret, united with this church was declared by Mr. Carnegie to be the "happiest day of his life."

A mixed quartet from the church sang "O Love, That Will Not Let Me Go." "He Leadeth Me" and "Crossing the Bar," hymns which were the favorites of the former ironmaster.

Dr. Merrill was assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie frequently worshipped during the summer months.

At the conclusion of the service, which occupied barely twenty minutes, the body, accompanied by most of the party, was removed in a motor car to Hillsdale, N. Y., where a funeral coach was in waiting. This car was attached to the regular train of the New York Central Railroad for Tarrytown. Thence the body was to be taken by automobile to Sleepy Hollow for interment in a lot chosen by Mr. Carnegie some years ago.

Mrs. Carnegie will not return to Shadow Brook, it was said at the Carnegie residence, but will go to New York City.

The service at Shadow Brook was held in the great reception room on the first floor at the east end of the mansion overloking Lake Mankeenac, one of the beauty spots of the wonderful estate. The body reposed in a severely plain casket, which was all but hidden in a wealth of flowers. A small name plate of silver bore only the inscription, "Andrew Carnegie, born at Dunfermline, Scotland, Nov. 25, 1835; died at Lenox, Mass., Aug. 11, 1919."

Among those who attended the service were some of the men who had helped Mr. Carnegie to make his millions and others who had helped him distribute the major part of those millions. They included Charles M. Schwab, Robert A. Franks, business adviser of the ironmaster for many years, treasurer of the Carnegie Corporation and of the Carnegie Foundation for the Advancement of Teaching, and the Rev. Frederick H. Lynch, who represented the Carnegie Foundation during the Peace Conference at Paris.

A death mask of Mr. Carnegie was said to have been taken last night by Augustus Lukeman of New York, but members of the household declined to give any information on the matter.

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ALL great captains of industry and finance in gaining great riches themselves make other men rich, but with the exception of J. Pierpont Morgan sr., who deliberately picked out young men and guided them along the paths leading to wealth, Andrew Carnegie was the only autocrat of industry and finance who ever designedly made the fashioning of millionaires a by-product of his own wealth-accruing activities. He was a pioneer in that line, blazing the way when millionaires were comparatively scarce in this country, and his by-products, in the ranks of whom are such men as Charles M. Schwab, Henry C. Frick and William E. Corey, to-day rank among the wealthiest men of the world.

In his early days Andrew Carnegie, by virtue of his Scotch blood, was a believer in individual industry and frugality. In his memoirs he says he accumulated his first $1,000 by saving the money a few dollars at a time, but other passages indicate that he had a winning way and was able to procure aid from banks and capitalists in laying the foundation of his fortune. Be that as it may, he was a believer in hard work and saving habits, but he was not long in coming to the idea that the short cut to wealth is through the efforts of others.

His first job entailing responsibility was assistant to Thomas A. Scott, Superintendent of the Pennsylvania Railroad. Col. Scott was a railroad man of the old school. He believed in doing all the important work of his office with his own hands, and he trained young Carnegie along those lines.

"But," wrote Mr. Carnegie, "a few years ago, after he had retired from business, "I think Mr. Scott and I were the most foolish men in the world in that respect.

"It took me some time to learn, but I did learn that the supremely great managers such as you have in these days never do any work themselves worth speaking about; their point is to make others work while they think. I applied this lesson in after life, so that business with me has never been a care."

Col. Scott, by the way, was one of Andrew Carnegie's first by-products. Impressed by Carnegie's business ability, Col. Scott gave the young man his first opportunity to make money outside his pay by advising him to buy $500 worth of Adams Express Company shares and to invest $500 in the Woodruff sleeping car, which was the forerunner of the Pullman. When Andrew Carnegie went into the steel business he made Col. Scott one of his partners and one of the early steel millionaires.

When he had foreseen that steam railways would soon be compelled to replace their wooden bridges by steel structures and had decided to make the steel bridges Andrew Carnegie cast about for likely young men to aid him in his enterprise. He founded in the early seventies the Keystone Bridge Company. His original partners were William P. Shinn, David McCandless, Henry Phipps and Thomas Carnegie. These partners conducted the plant and Andrew Carnegie raised the money and sold the goods and attended to the advertising. He was the first great industrial press agent, and his methods awed and disgusted the old timers in the steel business, but he got the business and the money. Subsequently he took into the Keystone Bridge Company Thomas N. Miller, William Coleman, Andrew Kloman, J. Edgar Thompson, John Scott, David A. Stewart and John W. Vandervoort.

The steel industry was flourishing in Western Pennsylvania and Northern Ohio in a small way. The methods of the old-timers were conservative. Andrew Carnegie's bridge concern grew like a mushroom and he began learning things about the steel manufacturing business every minute. He found that many labor saving and production speeding devices had been ignored by the steel makers and that there were in the trade many young, ambitious men who were not getting a chance. He gathered up some of these young men and went into the steel business.

Aided by a prohibitive tariff and the tremendous railroad expansion in the late seventies, the Carnegie enterprises would have grown to great proportions along natural business channels, but he forced them. He began inspiring his superintendent and subsuperintendents by gifts of stock in the concern. He made them partners.

In 1889 Andrew Carnegie had thirty-three of these partners, not one of whom had paid a cent for stock which was earning from 30 to 60 per cent. per annum. He drove these men as Simon Legree drove Uncle Tom, but he was a benevolent Simon Legree. He rewarded toil munificently and he weeded out the men who could not stand the pace with scant ceremony or consideration. Occasionally a valued partner would break down. He would be promptly pigeonhold and a new, eager, striving, ruthless young man would take his place.

The army of clerks in the Carnegie enterprises were keyed up to the utmost endeavor by promises dangling always before them of stock bonuses and promotions to salesmanships or superintendencies. In the mills, the skilled workers were paid staggering wages and many with ideas were picked for promotion. Of the thirty-three partners of Andrew Carnegie in 1889, only three had more than an elementary school education. The others had gone into the mills as boys and worked their way up.

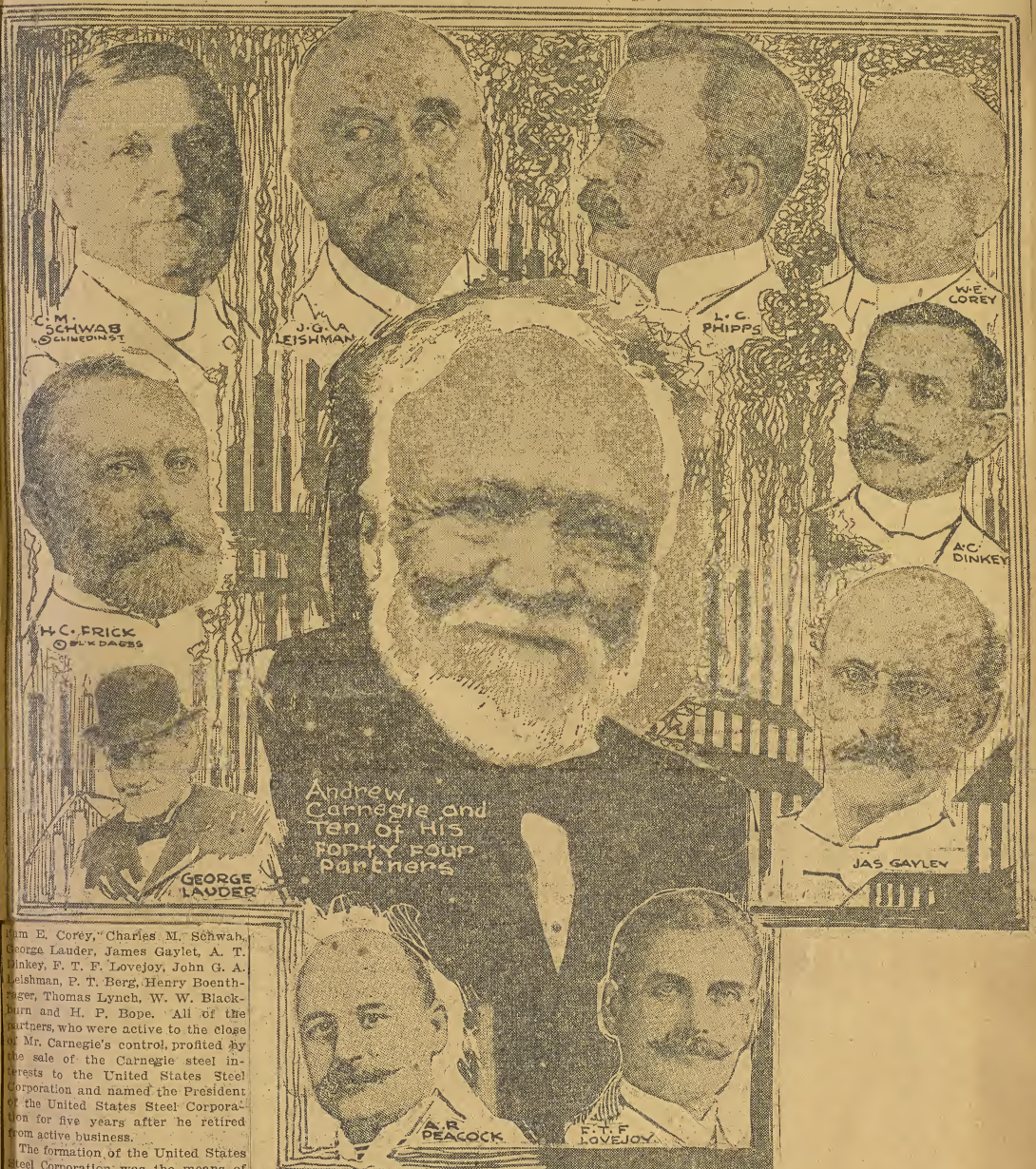
Those were rough, strenuous days. Andrew Carnegie applied to the fullest extent of his remarkable powers of organization his point "to make others work while I think." Henry C. Frick, one of his partners at that period, brought to the Carnegie interests five-sixths of the Henry W. Oliver holdings in the Mesaba ore range without the actual expenditure of a cent. Later, Frick had a falling out with Carnegie which resulted in the reorganization of the Carnegie interests. For his services in bringing about this reorganization, James B. Dill, the corporation attorney, was paid a fee of $1,000,000.

When J. P. Morgan and the allied Wall Street interests saw that the indomitable Carnegie, who thought all the time and drove others to work for him all the time, was in a fair way to carry out his threat that he would grab control of the steel and ore business of the continent they bought him out. He had forty-four partners, none of whom had paid a dollar for his stock, and all were in the millionaire class or approaching it. Many others had dropped out of the organization either to retire from business or to go into some branch of the steel industry on their own account.

Among those millionaires who were the by-products of Mr. Carnegie's closing years in business were Wil-

Andrew Carnegie, Maker of Millionaires

Deceased Ironmaster, While Rolling Up His Billion, Made Millionaires of More Than Twoscore Partners, Men Picked From the Throng Because of Their Potential Ability—Many of These Men, Such as Schwab, Frick and Corey, To-Day Rank Among the Wealthiest Men of the World.



Jam E. Corey, Charles M. Schwab, George Lauder, James Gaylet, A. T. Dinkey, F. T. F. Lovejoy, John G. A. Leishman, P. T. Berg, Henry Boenthroger, Thomas Lynch, W. W. Blackburn and H. P. Bope. All of the partners, who were active to the close of Mr. Carnegie's control, profited by the sale of the Carnegie steel interests to the United States Steel Corporation and named the President of the United States Steel Corporation for five years after he retired from active business.

The formation of the United States Steel Corporation was the means of making millionaires of hundreds of men who had not been with the Carnegie organization, and these are indirectly responsible to Carnegie for their wealth, for he made possible the United States Steel Corporation. The aggregate wealth of the millionaires Andrew Carnegie made directly or indirectly amounts to many times more than Carnegie's fortune at the peak of his prosperity.

After he retired from business he looked after the widows of many of the men he had raised to wealth, paying them 6 per cent. on their money and protecting them in their holdings by bond. At one time he had on his books the names of 148 of these widow depositors and the amount he held for them was $3,137,324.20.

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CARNEGIE FUNERAL TO-MORROW TO BE LARGELY ATTENDED

So Many Friends Wish to Go That Plans for Small Service Are Changed.

LENOX, Aug. 13.—The number of those who will attend the funeral of Andrew Carnegie at 10.30 o'clock to-morrow morning will be greater than was expected. It was originally planned to have it limited to comparatively few, but so many close associates of the great ironmaster have expressed their intention of being present this has been found impossible.

While details of the services have not been completed, it is announced that the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, of which Mrs. Carnegie is a member, will officiate.

The plans for the removal of the body to Tarrytown, N. Y., have been withheld, as it is the wish of the family that the transfer be made with as little publicity as possible. There were few callers to-day at Shadow Brook.

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AUG 14 '19

Ten Lessons of Success In Carnegie's Career

1—YOUTHFUL INDUSTRY.
2—EDUCATION BY READING.
3—PREPARATION FOR PROMOTION.
4—REACHING FOR RESPONSIBILITY.
5—PERSONAL FRUGALITY.
6—GRASP OF OPPORTUNITY.
7—WISE INVESTMENTS.
8—SERVICE TO COUNTRY.
9—TALENT FOR ORGANIZATION.
10—RETURN OF WEALTH TO COMMUNITY.

By Marguerite Mooers Marshall

IN the career of Andrew Carnegie, the little Scotch bobbin boy who has just died, our most humanly picturesque multi-millionaire, there are many lessons in success for the ambitious American youngster with his eyes on the throne and sceptre of the American industrial overlord.



There could be no humbler beginning than that of "Andy" Carnegie. I think the first lesson his story teaches to the boy of to-day is the value of youthful industry, not only as a foundation of material success but as a stiffener of the spine and a developer of character. At eleven Carnegie went into a cotton factory as bobbin boy to help out the family income with his tiny wage of $1.20 a week, trudging to work before it was light in the morning and toiling till after dark at night. Not that I would subject the modern child to such a regime, but a little of this industrious spirit might very well be grafted on his constitutional indolence.

What about "Andy" Carnegie's schooling? He schooled himself—and that is Lesson No. 2 for the boy who wants to get ahead. While in the factory young Carnegie spent all his spare time nights and Sundays browsing in a library opened to the factory boys in Allegheny City, Pa., by a benevolent private citizen. All his life Mr. Carnegie read omnivorously. And though a college education is an admirable thing, the man with a mere A. B. will lag behind the man who adds to it—or even substitutes for it—much and wide reading.

That the way to climb the ladder of success is to prepare yourself for the next step ahead, instead of waiting till you are kicked up, is another suggestion offered by the Carnegie career. When at fourteen the future capitalist became a telegraph messenger boy in Pittsburgh, he set out to become a telegrapher, practising mornings before the other employees came to work. One morning an important death message came in; he took it and delivered it before the regular force was on duty. He promptly was promoted to the coveted job of operator.

A willingness to assume responsibility was another Carnegie characteristic which the ambitious young employee would do well to copy. While our hero was a $35-a-month clerk and telegrapher in the office of the Pennsylvania Railroad there was a bad traffic tangle on a day when the superintendent was late. Although the latter alone was supposed to settle such mix-ups, young "Andy" stepped into the breach and wired all the proper orders before his superior appeared. He promptly made Carnegie a division superintendent and remarked that he "had a little Scotch devil in his office who would run the whole road if they'd only give him a chance."

At this time, and indeed during his whole life, he practised the personal frugality and simplicity which seem to characterize most men who get ahead. He says in his memoirs that he accumulated his first $1,000 by saving the money a few dollars at a time.

Yet his thrift always was tempered with daring. His readiness to grasp opportunity swiftly and surely—a trait most valuable to the business man—is illustrated by his instant appreciation of the value of the sleeping car. Its inventor, T. T. Woodruff, met Carnegie on a train. "He had not spoken to me a minute," the Laird of Skibo declared afterward, "before, like a flash, the whole range of its value burst upon me. 'Yes,' I said, 'that is something which this continent must have.' He took up the matter with the superintendent of the Pennsylvania, borrowed $200 to pay his first instalment of capital—he then was earning $50 a month—and later sold out his interest in the Pullman Company for $10,000.

His money, as he acquired it, was always placed in wise investment, and he has given many warnings against stock speculation. He believed in making his dollars work for him.

He served his adopted country during the Civil War, being made superintendent of military railroads and Government telegraph lines in the East. He was on the field at Bull Run, in charge of communications, repaired the railroad between Annapolis and Washington after the Confederates had destroyed it, and made a telegraph cipher code for the War Department. He acquired a frank horror of war as "a blot on civilization," yet, when President Harrison assured him that his country demanded he make armor for ships, Carnegie yielded as a matter of patriotic duty.

When he reached the throne as a steel magnate he set a lesson to business executives by practising the doctrine of divided responsibility. "The supremely great managers," he has epitomized, "never do any work themselves worth speaking about; their point is to make others work while they think." And he suggested for his epitaph: "Here lies a man who knew how to enlist in his service better men than himself."

Finally, he showed almost as much ability in returning to the community more than $350,000,000 as he had displayed in making this sum. To be sure, he kept for his wife and daughter a tidy private fortune. But in his work for peace, his hero funds, his pensions for underpaid professors and former employees, his endowments of technical schools—above all, in the libraries, little lighthouses of culture, he built all over America—he presents an admirable example to many less generous capitalists, and escapes the condemnation he himself wrote of "the man who dies leaving behind him millions of available wealth which were free for him to administer during life—the man who dies thus rich, dies disgraced."

AUG 15 '19

CARNEGIE CORPORATION WILL DISBURSE HIS MILLIONS

Will Handle Whole of Estate Except Personal Funds of Widow and Daughter.

Mrs. Andrew Carnegie, widow of the dead steelmaster and financier, will not be burdened with his charities. Samuel Harden Church, a trustee of Carnegie Institute and close associate of Mr. Carnegie, recently announced that the sole purpose of Mr. Carnegie in forming the $125,000,000 Carnegie Corporation, with offices at No. 576 Fifth Avenue, was to relieve her of such burdens as fell upon Mrs. Russell Sage.

It is generally accepted that all Mr. Carnegie's estate, except the personal funds for the use of his daughter and widow, will revert to the Carnegie Corporation for disbursement. The original trustees of the corporation were Elihu Root, Henry R. Pritchett, William N. Frew, Robert S. Woodward, Charles L. Taylor, Robert A. Franke and James Bertram, with Mr. Carnegie, who was President.

AUG 15 '19

TWO MINUTES OF OPTIMISM

By Herman J. Stich

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Carnegie Knew.

INSPIRATION is a poor platform on which to stand and expect much measure of success. It is PERSPIRATION that drives businesses and men to the top.

Inspiration is shortlived, its fire burns, bright but BRIEF; its force is transient, uncertain, undependable. It is the steady, hourly, daily drip of PERSPIRATION that dissolves difficulties, wears away obstructions, makes disappointment an incident and spur to fruitful effort.

Inspiration is the occasional thought. PERSPIRATION is the CONSTANT THINKING, the structure evolved of brain and brawn, the success that is built of failure, for it is struggles with adversity that transform ordinary men into successful men. Genius is but the capacity to conquer defeat.

Inspiration is the easily, frequently smothered spark. PERSPIRATION is the all-enveloping, inextinguishable flame, the sense and the security of power, the impelling spirit that you are as good as the best of them, the conviction that life stands eager and ready to give you what you by honest efforts strive for.

Inspiration sometimes gives a man a good idea. PERSPIRATION gives him as many as he wants, makes them FACTS, creates the atmosphere and the *things* that breed and bring success.

Dame Fortune withholds only what you yourself spurn. She is too proud to tender her titbits where they are unearned. Only PERSPIRATION can earn them.

Genius has been justly adjudged 99 per cent. PERSPIRATION, 1 per cent. OR LESS inspiration. Genius is possessed by a negligible modicum of the world's population. The great majority of our successful people owe their station to industrially and *industriously* applied commonsense—plenty of PERSPIRATION.

The empty, scoreless career is the aimless, careless career. In these days of countless opportunities, only the mentally incapacitated may be pardoned failure. The man or woman of average brains can chalk up success if he or she will take the trouble.

"It is *intelligent OVERWORK* that does it," said Andrew Carnegie. Carnegie knew.

AUG 20 '19

CARNEGIE'S WILL DISPOSES OF HIS LAST $50,000,000, ALL LEFT OF HALF BILLION

4,500 Word Document to Be Filed Next Week Includes Score of Personal Bequests.

MANY SHARED EARLIER.

Daughter's Portion Reported Reduced by Provisions Made at Time of Marriage.

Andrew Carnegie died worth $50,000,000, according to one of his executives. His will is to be offered for Probate next week. Root, Clark, Buckner and Howland of No. 31 Nassau Street are the attorneys representing the estate. Mr. Carnegie stipulated that the Home Trust Company, of Hoboken, N. J. should act as executor without bond.

The will, which disposes of the last of the dead steel master's fortune is about 4,500 words long and in it about a score of personal friends and retainers of Mr. Carnegie are remembered with moderate legacies.

Before his death, relatives say, Mr. Carnegie provided for his daughter, Margaret, now the wife of Roswell Miller and she does not share in the will to the extent she would have shared had her marriage dot been less than it was.

Although nothing in the will indicates the extent of the estate, Mr. Carnegie's last income tax returns, according to a member of the family, indicates it is valued at about $50,000,000 or just a tenth of the $500,000,000 he earned from his business ventures.

The will does not indicate Mr. Carnegie's interest in the welfare of those he thought a great deal of. Some were provided for previous to his death by life positions in his various corporations.

CARNEGIE PENSION SYSTEM PAYS HUNDREDS BENEFITS.

Others were cared for under the Carnegie private pension system, through which between 450 and 500 persons receive monthly checks from the Home Trust Company. Most of those receiving these checks are aged friends or former employees of the steel master. They have had a claim on him through their work in his mills, because of his association with them or their ancestors or through something of individual merit that appealed to him.

He personally signed an authorization for each of the pensioners. As those on the list die the payments cease and the money will be available for other purposes.

AUG 28 '19

ANDREW CARNEGIE'S WILL DISPOSES OF $30,000,000; MANY PERSONAL BEQUESTS

Annuities to Lloyd George, Taft, Mrs. Roosevelt and Others—Wife and Daughter Provided For—$350,000,000 Given During Life.

The will of Andrew Carnegie, who died on Aug. 11 at his country home at Lenox, Mass., was filed for probate in the office of the Surrogate of New York County at noon to-day by Elihu Root jr., one of the witnesses of the will. In a statement issued at the time of filing the will Mr. Root said that Mr. Carnegie died worth between $25,000,000 and $30,000,000 and that his gifts to charity during his lifetime totalled in excess of $350,000,000.

In all its important features the will follows the forecast exclusively published by The Evening World on Aug. 20. In that article The Evening World announced that the Home Trust Company of Hoboken had been selected by Mr. Carnegie as the executor and trustee of the estate. The Home Trust Company was organized by Mr. Carnegie for the purpose of providing an executor and trustee.

Two of the articles in the will—the fourth and fifth—were written by Mr. Carnegie in his own hand, and the language follows his method of simplified spelling. These articles provide for legacies to institutons and anuities to relatives, servants and personal friends.

Among those remembered as friends are David Lloyd George, Premier of Great Britain; William Howard Taft, referred to as "President Taft;" John Burns, the ex-labor leader in the British Parliament; Mrs. Grover Cleveland and Mrs. Theodore Roosevelt.

REALTY AND ART TREASURES LEFT TO WIDOW.

All the real estate, works of art, household furniture and other properties on or in the house of Mr. Carnegie in this country and abroad are bequeathed to the widow. Financial provision for Mrs. Carnegie was made during Mr. Carnegie's lifetime.

The will states that the widow is to provide such additional financial support as may be required by Mrs. Roswell Miller, Mr. Carnegie's daughter, for whom financial provision also was made during the lifetime of the legatee.

The residuary estate goes to the Carnegie Corporation of New York.

The will, [redacted] was drawn, as the Evening World told in the article of Aug. 20 in the office in the Hudson Trust Co. building in Hoboken and signed in New York, bears the date Feb. 13, 1912. A codicil not affecting the main document was signed on March 31, 1919.

Insofar as it deals with bequests the will reads as follows—and it is a unique document because of the interpellations expressing the feelings of Mr. Carnegie toward certain person and institutions:

and said that in his interpretation Mr. Carnegie did not die so disgraced."

The entire paragraph should eb read to show Mr. Carnegie's viewpoint. It follows:

"The day is not far distant when the man who dies leaving behind him millions of available wealth, which were free for him to administer during life, will pass away 'unwept, unhonored and unsung no matter to what use he leaves the dross which he cannot take with him. Of such as these the public verdict will be: 'The man who dies thus rich dies disgraced.'"

Mr. Bertram said that neither he nor other friends of Mr. Carnegie was surprised at the final evidence of loyalty on the part of one who so many regarded as a friend.

Elihu Root jr. said of Mr. Carnegie: "He really did divest himself of his great fortune for the benefit of mankind, as he long ago said that he would. The will leaves the real estate and all the works of art and household goods to Mrs. Carnegie. Financial provision for Mrs. Carnegie and for Mrs. Carnegie's daughter, Mrs. Miller, was made during Mr. Carnegie's lifetime. The fourth article of the will contains a series of legacies, the most substantial of which are to charitable institutions."

Public bequests were $300,000 to Hampton Institute, $200,000 each to the Pittsburgh University and the Relief Fund of the Actors' Club of New York; $100,000 to Stevens Institue; $100,000 to St. Andrea's Society, and $60,000 to Cooper Union.

An annuity of $20,000 was bequeathed to Robert A. Franks, Mr. Carnegie's Secretary.

Annuities of $10,000 were provided for former President Taft, James James Bertram, Claude S. Carnegie, David Lloyd George, each of Mr. Carnegie's nephews or nieces married, his sister-in-law Stella, his brother-in-law Harry Whitfield, Henry D. Pritchett, John Morley, London.

Annuities of $5,000 to each nephew unmarried, Walter Damrosch, Mrs. Grover Cleveland, Mrs. Theodore Roosevelt, Dr. Joseph Garmany, Miss Margaret B. Wilson, George W. Cable, Thomas Burt, M. P., John Wilson, M. P., the Right Hon. John Burns, Miss Maggie Lauder, Miss Lauder and Mrs. George; to Alexander Kink, S. H. Church, Pittsburgh; George King, W. J. Holland, Mr. Hammerslaig, Miss West in Carnegie School; Douglas Stewart, museum; Mr. Beatty, art department; William Frew, Mr. Wilmot, hero fund; Mrs. D. A. Stewart, Pittsburgh; Mr. Tuttle, Secretary Oratorio Society of New York; Mr. Woodward, President Carnegie Foundation; Homer D. Bates, Mrs. James R. Wilson, Pittsburgh; Sir Swire Smith, London; Hew Morrison, Edinburgh; Mr. Hardie, factor, Skibo; Mr. Poynton, Secretary.

Mr. Carnegie remembered the family servants and the people on the Skibo estate.

AUG 29 '19

DIED 'UNDISGRACED' BY DROSS, ASSERT CARNEGIE FRIENDS

Business Associates Say Iron King Achieved Wish To "Die Poor."

Because the beneficiaries named in the will of the late Andrew Carnegie have agreed to forego preliminary proceedings in the settlement it is expected that the will will be probated as soon as the financial arrangements can be perfected. The will was filed for probate yesterday. It gives all of Mr. Carnegie's real property to his widow and explains that other provisions had been made for her in advance.

The will shows that Mr. Carnegie's public benefactions during his lifetime aggregated $350,000,000 and that approximately $30,000,000 was bequeathed for public welfare.

James Bertram, secretary of the Carnegie Corporation of New York and Mr. Carnegie's secretary for many years, recalled that Mr. Carnegie wrote in 1898 not "a man who dies rich dies disgraced," but "a man who dies thus rich, dies disgraced,"

AUG 30 '19

PREMIER MAY REFUSE ANNUITY FROM CARNEGIE

Doubt as to His Acceptance of $10,000 Request Expressed—Two Legatees Are Dead.

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LONDON, Aug. 30.—Some doubt is expressed here as to whether Premier Lloyd George will accept Andrew Carnegie's annuity to him of $10,000, though it solves for him the question of his financial independence when he leaves office. He is still member of a law firm in London with his brother, but the Carnegie bequest, made when he is still a progressive politician, furthering policies which Carnegie favored, will enable him to give his whole time to them.

John Burns, questioned about his legacy, said, "I have nothing whatever to say about it one way or another," and his critics are reviving the old saying of his that "no man is worth more than 500 pounds a year."

Two of Mr. Carnegie's English legatees are dead—Sir Swire Smith and John Wilson, Durham Labor member, while the Right Hon. Thomas Burt, a former Labor member of unique standing and at one time "Father of the House of Commons," is a confirmed invalid.

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SCRAPBOOK RE
CARNEGIE'S DEATH,
1919
PAGES 136-138 BLANK, NOT
IMAGED

MAKE *AMERICA* "SAFE FOR DEMOCRACY"

NEW YORK EVENING JOURNAL

AUG 11 '19

Andrew Carnegie Dies

A. CARNEGIE DIES FROM PNEUMONIA

Ill Only Three Days, and End Came So Quickly Daughter Was Not There.

By International News Service.

LENOX, Mass., Aug. 11.—Andrew Carnegie, one of the world's most prominent financiers, steel magnate and philanthropist, died at 7:10 a. m. to-day at his Summer home, Shadow Brook, of bronchial pneumonia. He had been ill but three days and the end was entirely unexpected.

Had Mr. Carnegie lived until November 25 next he would have been eighty-four years old. At his bedside at the time of death were Mrs. Carnegie, his private secretary, John Pointen; the family physician and members of his home staff. Mrs. Roswell Miller, his daughter, was not present.

Mr. Carnegie had been enjoying the Summer in the Berkshire hills, spending most of his time at his favorite outdoor pastime—fishing. Three days ago he was stricken with a cold and it rapidly developed into penumonia. His condition, however, did not become alarming until last night.

FUNERAL AT LENOX.

During the time he spent in Lenox Mr. Carnegie was a regular attendant at the Lenox Congregational Church and it will be in that edifice that funeral services will be held either to-mororw or Wednesday.

Friends of Mr. Carnegie said to-day that the world war hastened his death. Long identified with the movement for world peace he had been sorely tried by the great conflict.

The end was peaceful. He began to experience difficulty in breathing last evening and physicians were hurriedly summoned from Pittsfield. They remained at the bedside throughout the night, as did Mrs. Carnegie.

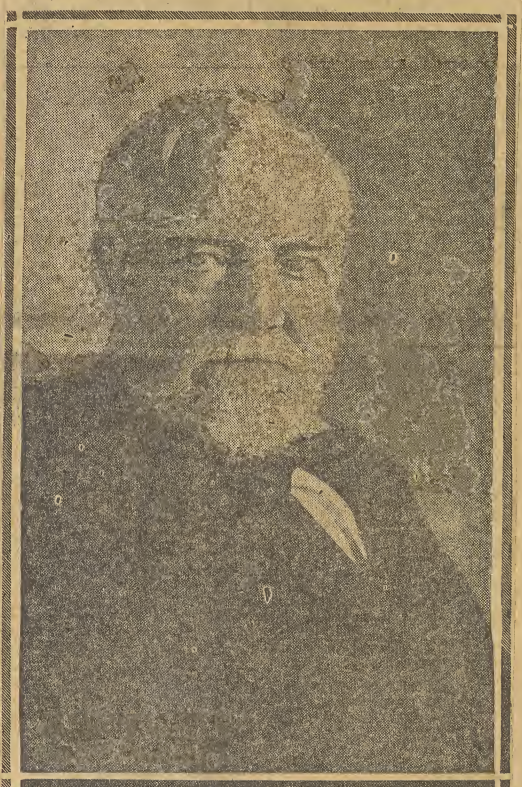
DAUGHTER ARRIVES.

Some few hours after her father's death, Mrs. Roswell Miller, who married Ensign Roswell Miller a few months ago, arrived from Millbrook, N. Y. Ensign Miller accompanied her.

From all the corners of the earth to-day there came expressions of regret into the beautiful Summer mansion of Mr. Carnegie. First among those to send words of sympathy was Charles M. Schwab, millionaire steel man.

While the great outside world pours forth its expressions of regret none are more heartfelt than those which come from the people of this community. Lenox and Stockbridge knew Andrew Carnegie and loved him. His benefactions here were many. Shadow Brook, where the body of the former steel magnate and philanthropist now lies is the second largest mansion in the United States. It is distanced only by that at Biltmore, N. C., home of George Vanderbilt. At Shadow Brook there are seventy-five guest chambers.

THE DEAD IRONMASTER



Copyright by Pach Bros.

ANDREW CARNEGIE.

Mr. Carnegie came to his Summer home on May 21, last. While leading a less active life than formerly he was very fond of taking short walks in his beautiful garden.

The ironmaster spent most of his time on the spacious verandah of Shadowbrook enjoying the view over Lake Mahkeenac, which he often remarked, reminded him of the view from his castle in Scotland.

The death of Andrew Carnegie marks the passing of one of the world's greatest financiers and philanthropists. His phenomenal rise from a salary of twenty cents a day to an income of $25,000,000 a year; his frugal manner of living; his broad religious and political views and vast benefactions have kept him before the public for more than a quarter of a century.

Despite the fact that his fortune was made in steel, he was one of the leading exponents of disarmament, and was prominently identified with many other great movements.

During the war, Mr. Carnegie was actively interested in all efforts to bring an end to the conflict through peace negotiations, until the United States became a party to the struggle. Since that event, the steel magnate was for a vigorous prosecution of the war against Germany. He remained the head of the New York Peace Society until its merger with the League to Enforce Peace, whose activities were for the establishment of the League of Nations.

In the last year, Mr. Carnegie noticeably failed in vigor and during the past few months, especially his mental and physical condition gave presage of the end.

The "Laird of Skibo," as he was often called, was born at Dunfermline, a little hamlet in Scotland, November 25, 1835. His father followed the trade of master weaver until newly invented machinery drove him and his four hand looms out of business. The elder Carnegie, after casting about for some time in search of lucrative employment, decided to emulate the example or many of his friends and neighbors and emigrate to the United States.

The family settled in Allegheny, Pa., in 1848, the elder Carnegie finding work in a linen mill. Here Andrew joined him at the age of eleven and turned over the small remuneration he received as bobbin boy to swell the family fund. As he grew older and more familiar with his better surroundings he looked about in search of employment which would bring better returns. He soon convinced his employers that he was well enough acquainted with machinery to be trusted with a small stationary engine, and he was accordingly promoted to the position of stoker, with a slight increase in wages.

TURNING POINT IN CAREER.

His metamorphosis from manual labor to clerical work was the turning point in his career. He describes his transition from an engine room to an office as "a change from darkness to light." The transition from firing a small engine in a dirty cellar to a clean office where there were books and papers was Paradise.

Naturally a bright boy, eager to learn, Andrew was made more so by reason of his early and uncongenial environment. He applied himself heart and soul to the study of telegraphy, and realizing the inestimable advantage to be derived from sending and receiving without the aid of tape, then universally in use, persisted in keeping up his work against the advice of his associates.

When Andrew was fourteen years of age his father died, throwing [illegible] the boy the responsibility of providing for his mother and young brother, Thomas, with the result that he applied himself still more closely to his studies. His efforts were rewarded by promotion to an operator's place, with a salary of $25 per month, and his foresight in taking up the little known method of receiving and sending messages won for him the distinction of being the third man on earth who could read the Morse signals by sound.

At this time Carnegie came in contact with Colonel Thomas A. Scott, then division superintendent of the Pennsylvania Railroad. Colonel Scott, because of Carnegie's efficiency in telegraphy, took the lad into his office and made him a railroad telegraph operator. Carnegie, quick to grasp every opportunity for advancing his employer's interests, bold and decisive in judgment, and with a firm grasp upon the routine of train dispatching found opportunity to demonstrate his ability to such good purpose that the Colonel placed him among his picked men, and showed a marked interest in the lad. In fact, Colonel Scott's interest was such that he introduced Carnegie to make his first investment. He did more, he not only induced him to buy ten shares of Adams Express Company stock at $800, but he helped him to find the six hundred.

MEETS T. T. WOODRUFF.

Colonel Scott now selected him as his secretary and it was while performing the duties of this position that he met T. T. Woodruff, the pioneering car inventor. Realizing the enormous advantage of such a [illegible] Carnegie took the model to the [illegible] and talked of its merits to such good purpose that Scott became interested and induced the Pennsylvania to give the car a trial. A company was formed and Carnegie's interest in the invention and inventor was rewarded with a few shares of stock.

The friendship between Colonel Scott and young Carnegie grew stronger, and when Scott became Assistant Secretary of War it was his former secretary who was asked to take charge of the military railroads and telegraphs of the Union forces during the rebellion. Carnegie accepted the position, but after a short acquaintance with his new duties elected to go back to railroading.

The man had not yet struck his true vocation, that came presently when his attention was called to the wooden bridges in use at that time. The Pennsylvania Railroad was experimenting with a cast iron bridge. Young Carnegie—he was still under twenty-five—grasped the situation at a glance. The day of wooden bridges was past—an iron structure must supersede it. Some men might have stopped there. Carnegie did not. He went out and formed a company to build iron bridges.

He had to raise twelve hundred and fifty dollars, but he had the confidence of a Pittsburgh banker, and that proved an easy matter. So the Keystone Bridge Works, Carnegie's first industrial enterprise, came into being.

From this time on the name of Andrew Carnegie was closely identified with the astonishing development of the iron and steel industry of the country. The Keystone company built the first bridge over the Ohio River; and the Union Iron Mills appeared a few years later as a natural outgrowth of this industry.

EFFICIENT ASSOCIATES.

Carnegie's acumen in selecting efficient business associates proved one of his best assets. It was the following of men of financial genius that brought the iron master the greatest returns.

Oil began to flow in Pennsylvania and Carnegie, with his usual keen sight, bought several small farms in the oil region in which petroleum was later discovered. His financial gains on these ventures amounted to about $100,000.

In 1868 Mr. Carnegie went to England to sell stock for Colonel Scott. The Bessemer process for making steel rails had been lately perfected. The English railways were replacing their iron rails with steel ones as rapidly as possible. The English manufacturers were beginning to whisper to each other that they had a firm grip upon the steel industry of

AUG 11 '19

Suddenly in 84th Year

understood the advantages of the new process and made himself the master of it.

He went back to Pittsburgh, and before the Englishmen were well aware of his existence he had laid the foundation of the steel works, which have finally beaten them at their own game. Carnegie, who was now in easy circumstances, bethought himself of marriage, and in 1887 took Miss Louise Whitfield, of New York, for his wife.

PROGRESS BY LEAPS AND BOUNDS.

His financial standing from then on progressed by leaps and bounds. He bought up his most formidable rival, the Homestead Works; then the Lucy Furnaces. In 1888 he owned seven distinct steel and iron works, all within street car distance of the heart of Pittsburgh. These he amalgamated into the Carnegie Steel Company, which later became the principal asset of the United States Steel Corporation—a trust whose influence reaches round the world and is probably the greatest organization of industrial enterprise that the world has ever witnessed.

Mr. Carnegie, with a fortune estimated at various figures up to $280,000,000, and with an organization whose systemization admitted of its perfect manipulation under the direction of a coterie of financiers, retired from active participation in the affairs of the financial world to devote himself to his hobbies.

He bought Skibo Castle in Scotland, a building seven hundred years old, first built by a bishop, and remodelled the grounds and building to suit his fancy. He spent much of his time upon the golf links or in fishing from the banks of the neighboring streams, dressing always in the Scottish Highland costume.

Music, art and literature claimed a generous slice of his spare time, and he took great care to fit up his American home at No. 2 East Ninety-first street, New York City, according to the dictates of his now highly developed artistic fancy.

Mr. Carnegie from childhood owned a fondness for books, which seemed to increase in proportion to his years. This love of letters manifested itself in several interesting books from his pen, the most widely read of which is his famous "Triumphant Democracy." In his less serious vein are his "Notes of a Tour 'Round the World," "Our Coaching Trip," and "American Four-in-Hand in England."

ladder as a messenger boy and work himself up through various grades until finally he became the greatest manufacturer that the universe has ever seen.

"The name of Andrew Carnegie will last for many ages to come, only only, however, as the foremost iron merchant, but for his great works of philanthropy for the benefit of mankind. Mr. Carnegie not only was a great money-maker, but he was also a great spender in the right direction."

PERKINS' TRIBUTE.

George W. Perkins, who is chairman of the Finance Committee of the Carnegie Foundation, said:

"Mr. Carnegie was a very great American, belonging to that class which after the war of '62 was quick to appreciate that we had a united country and a great opportunity. He grasped the new machinery which inventors placed in our hands at that time and with them threw all his great mental energy into developing our country. When his active business career closed, with the same energy he gave a large percentage of his wealth to movements that he believed would help the people.

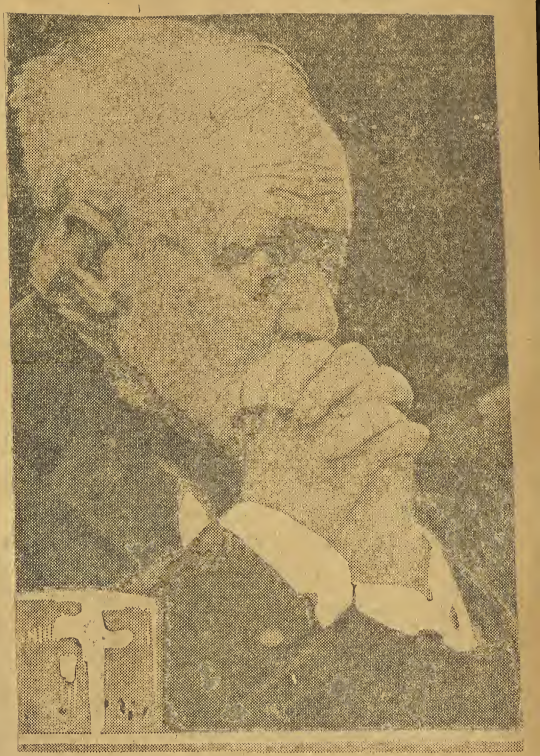
"One of the last talks I had with him was about profit-sharing. He was most enthusiastic in his commendation of the Steel Corporation's profit-sharing plans, and expressed the belief that the principal of profit-sharing was destined to be a great factor in solving the existing problems between capital and labor."

LAMONT'S PRAISE.

Thomas W. Lamont, of J. P. Morgan & Co., said:

"Mr. Carnegie had extraordinary qualities which made him a notable figure on both sides of the Atlantic.

He first achieved a great success in industry, a success which he shared liberally with his capable lieutenants, and then devoted his fortune and his energy to the causes of education and peace. His libraries spread over the Eglish-speaking world, his foundation for the advancement of teaching, his aid to the causes of peace and Pan-Americanism were wise gifts of enduring value and service."



FINANCIERS PAY TRIBUTE TO CARNEGIE

Banking Chieftains Comment Upon the Remarkable Career of Great Philanthropist.

Many prominent men, including leaders in the financial world, eulogized Andrew Carnegie in statements issued to-day. Among them was James B. Clews, of Henry Clews & Co., bankers who said:

"The death of Mr. Carnegie removes one of the greatest character the world has ever known. In these days of labor unrest his career offers a fitting example of what can be accomplished by one commencing in the lowest station of life, when he possesses the necessary qualifications for rising in life and makes the most of his opportunities.

"Viewed from almost any standpoint, it seems almost incredible that any one should have been able to start at the lowest rung of the

DEATH WILL NOT AFFECT FUNDS HE FOUNDED

Services for Ironmaster Will Be Held at Summer Home on Thursday Morning.

Varying estimates of the wealth left by Andrew Carnegie, who died at Lenox, Mass., in his eighty-fourth year, were made today by financiers here. The conservative figure was put at $200,000,000, while some believe $350,000,000 would prove to be nearer the mark.

James Bertram, who for many years was among the closest of Mr. Carnegie's friends, for several years his secretary and now secretary and a director of the Carnegie Corporation of New York, would not venture a guess at the amount of the Carnegie estate.

"Only the filing of the will can disclose the figures," he said. "It would be idle for me even to make an estimate. But in regard to the effect of Mr. Carnegie's death on the Corporation, I can speak with authority. There will not be the slightest hitch in its work because its founder has died. In fact, it was partly to anticipate such a contingency that the corporation was formed."

Elihu Root, Jr., whose father for years was Mr. Carnegie's counsel, said that as Mr. Carnegie was a citizen of New York City his will doubtless will be probated here.

FUNERAL ON THURSLAY.

In was announced that the funeral will be held Thursday at 11 a. m. at the Carnegie Summer home, Shadow Brook. The Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mr. and Mrs. Carnegie had a pew, and the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, will officiate. The body will be taken on a special train to Sleepy Hollow, N. Y., for burial in a plot that Mr. Carnegie selected some years ago. No services will be held in New York.

In spite of his advanced years, the unexpected death of Mr. Carnegie startled the Summer colony. Until Friday the master of Shadow Brook was seen daily driving about the estate or taking short walks. From that day he had kept indoors, suffering from what was described as a severe cold. The trouble developed into bronchial pneumonia and death came with brief warning.

Two years ago the ironmaster was on the verge of death from double pneumonia. His exceptionally hardy constitution saved him at that time, but he came out of it with impaired vitality and had grown rapidly feebler since that time.

WIDOW IS PROSTRATED.

"Mr. Carnegie was exceedingly feeble when he arrived at his Summer home in the Spring," said Dr. Bruce Paddock. "I kept in constant touch with him and, although he appeared cheerful at all times, he did not gain in strength."

Mrs. Carnegie, who had been worn out by staying constantly with her husband during his illness, was prostrated to-day and saw no one but her daughter and son-in-law and a few of the family's closest friends.

It was two hours after the ironmaster's death when the news became known at Lenox. Immediately Summer colonists began calling the house by telephone and many drove in their cars to the home. A little later the telegraph office and telephone exchange were swamped with messages of inquiry and condolence.

Many of these messages came from the financial district. While the death of Mr. Carnegie caused profound regret, it had no effect on the market, as Mr. Carnegie's interests had for years been remote from Wall Street.

Gifts and grants by Andrew Carnegie and the Carnegie Corporation of New York up to June 1, 1918, aggregated $350,695,653.40, according to an authoritative statement obtained from the Carnegie Endowment for International Peace. The bulk of the amount, or $283,743,360.65, represents gifts within the United States. No gifts and donations made since June 1, 1918, are embraced in the compilation, but it was explained that there has been very few of them made during the last year.

AUG 12 '19

The Wisest Thing Carnegie Ever Said

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Any man who, starting with nothing, has made and given away three hundred million dollars will have in the course of his career said some wise things.

Andrew Carnegie was the son of a smart Scotch mother, which is one reason why he had a keen intellect.

The wisest thing he ever said was based on his own experience, founded not on what he had seen or heard, but on what he had lived. This was it:

"Civilization will deteriorate when less than 999 out of 1,000 are born poor."

With all his money and all his riches could buy, Mr. Carnegie realized the dangers of concentrated wealth and its inheritance.

If you are a young man struggling with your first opportunity to make good, you would give a good deal to be able to go to a multi-millionaire and get his advice on how to succeed.

If you are poor, if you are starting at the bottom, if you have no capital but your brains and no bank account but your energy, you can appropriate for nothing the suggestion of the millionaire who died yesterday that you have the very best kind of a foundation to build on, the surest basis for success.

He started work at $1.20 a week, working from sunrise to sunset.

There isn't a boy in New York working so long or for so little.

You have a better start than he had.

Can you make as good a finish?

AUG 13 '19

SCHWAB PAYS TRIBUTE TO CARNEGIE

Ironmaster to Rest in Sleepy Hollow After Simple Funeral Service.

LENOX, Mass., Aug. 13.—Andrew Carnegie's funeral will be held at his beautiful Summer home, Shadow Brook, at eleven o'clock to-morrow morning.

There will be a short service, which will be conducted by a friend of the late ironmaster, the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, who will be assisted by the Rev. Benson N. Wyman, minister of the Lenox Congregational Church, where Mrs. Carnegie worships in Lenox.

Dr. Merrill is at his Summer camp. He is hastening to Lenox to console the widow and daughter of his friend and parishioner. Until he arrives the form of the service will not be decided on. It is the wish of Mrs. Carnegie that it be wholly in keeping with the religious views of her husband, of which Dr. Merrill has been fully apprised.

That there will be honorary bearers who will accompany the family and the body to the burial place at Sleepy Hollow, Tarrytown, N. Y., is probable. The names of those friends have not been given out.

Ensign Roswell Miller, son-in-law of the deceased, has gone to New York to-day, as has also Mrs. Carnegie's secretary, Archibald Barrow, who is in charge of the details for the funeral. They will return to Shadow Brook to-morrow.

The funeral will be strictly private and no one will be admitted to the park at Shadow Brook without cards.

Mrs. Ricketson, of Boston, a niece of Mr. Carnegie, has arrived at the Curtis Hotel. Other friends and relatives are expected there to-morrow.

"Mr. Carnegie was the most considerate of men. He reached the top of the steel industry because of his efficiency in organization within his own ranks. No man in business was ever more kindly. He won, not because he fought his rivals without, but because of the perfection of his own organization within."

Charles M. Schwab thus spoke of the late ironmaster, whose employe, partner and devoted friend he had been for forty years. Mr. Schwab was sitting by an open window of his apartment in the St. Regis. He had just finished making some arrangements for Mr. Carnegie's burial, winding up ten hours in New York which, even to-day, the many interests dependent upon his decisions called for his attention in the offices of the Bethlehem Steel Corporation.

"You'll have to excuse me from talking about Mr. Carnegie now," he said, plainly affected. As he looked out over the roof tops to Central Park his keen eyes filled a little.

"I feel too deeply," he added. "I said some simple words at Loretta. I can't say any more now. Some time later I hope to put into written form what I knew Mr. Carnegie to be. He won through his powers of conciliation and organization."

Mr. Schwab hurried to New York yesterday from his country place at Loretta, Pa. He will be one of the few persons aside from the family who will go to Lenox to-morrow, attend the services at Shadow Brook, and travel with Mr. Carnegie's body by special train to the Sleepy Hollow Cemetery, where the ironmaster some years ago chose the spot where he will be buried.

Persons familiar wit hthe Carnegie affairs are of the opinion that his will leaves but a relatively modest bequest to his wife and daughter. Those who know best his affairs believe there will be little left to dispose of. Such large sums as he retained in his own control, it was said, already were committed to personal pensions to aid friends, employes and others. These commitments, it is believed, will be transferred to the Carnegie Corporation, which was created in 1912, to handle all of his philanthropic trusts and disbursements.

AUG 13 '19

How Much Is "Too Much" Money?

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One of the attorneys was asking Henry Ford the other day about his finances. How much money he made. How much he paid the Government in income taxes. This was a part of his answer:

"The more I pay the Government the better I am suited. The less money I have the less trouble I have."

Here is an interesting question.

How much money does a man have to have before it becomes troublesome?

Andrew Carnegie said he was going to get rid of all his money before he died.

A famous speculator who has a good deal of money some days and probably very little some others once said that he expected to live to see the time when it would be considered disgraceful to be very rich.

It is worth while to know what great men, really great men with great minds and frequently small purses, have said about wealth.

Read and think about their opinions.

HORACE, the great Latin poet: "Money is a handmaiden, if thou knowest to use it; a mistress if thou knowest not."

SWIFT: "A wise man should have money in his head but not in his heart."

CARLYLE: "Money in truth can do much, but it cannot do all. We must know the province of it, and confine it there, and even spurn it back when it wishes to get farther."

BEN FRANKLIN: "Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has the more he wants. That was a true proverb of the wise man. Rely upon it. 'Better a little with the fear of the Lord than great treasure and trouble therewith.'"

BURKE: "If we command our wealth we shall be rich and free; if our wealth commands us we are poor, indeed."

SAMUEL JOHNSON: "Money and time are the heaviest burdens of life, and the unhappiest of all mortals are those who have more of either than they know how to use."

Dr. Johnson, whose mother's maiden name, by the way, was Ford, was not, perhaps, a great poet, but these lines of his may serve to point a moral and adorn an editorial:

To purchase Heaven has gold the power?
Can gold remove the mortal hour?
In life can love be bought with gold?
Are friendship's pleasures to be sold?

No—all that's worth a wish—a thought
Fair virtue gives unbribed, unbought.
Cease then on trash thy hopes to bind,
Let nobler views engage thy mind.

But shoes did not cost thirty dollars a pair in Dr. Johnson's day, and dinner at the Cheshire Cheese was a matter of small expenditure.

AUG 14 '19

PRESBYTERIAN SERVICE FOR MR. CARNEGIE

New York Choir Sings at Lenox Services—Ironmaster's Favorite Blossom Used.

LENOX, Mass., Aug. 14.—Many intimate friends of Andrew Carnegie were here to-day to attend services for the ironmaster at Shadow Brook, his Summer estate. Charles M. Schwab and Elihu Root, Jr., were among the latest arrivals. Before them had arrived R. A. Francis, treasurer of the Carnegie Foundation; Oliver Ricketson, of Pittsburgh, a relative of Mr. Carnegie by marriage; the Rev. Frederic Lynch, secretary of the Reconstruction Mission sent by the Carnegie Foundation to Europe, and Thomas Ware, Pittsburgh.

All the roads leading to Shadow Brook were guarded and cards were issued for admittance to the grounds.

The Presbyterian funeral service was agreed upon, although Mr. Carnegie belonged to no church. Mrs. Carnegie is a Presbyterian. The arrangements decided upon were made by the Rev. William P. Merrill, pastor of the Brick Presbyterian Church, New York, and to consist of readings from the Scriptures, prayer and the singing of hymns, without any eulogy.

Dr. Merrill will be assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, which Mr. Carnegie often attended. Hymns will be sung by the choir of the Brick Presbyterian Church, occupying the balcony of the music room of Shadow Brook, and with Clarence Dickinson, organist of the church and professor of music at the Union Theological Seminary, at the organ.

FAVORITE FLOWER USED.

Heliotrope, of which Mr. Carnegie was fond, was the principal flower used in decorating the music room; besides there were many white blooms. Many floral tributes arrived from friends and business associates of Mr. Carnegie. One of the first came from Mrs. W. D. Sloan, widow of W. D. Sloan, of Lenox.

Mr. Carnegie's body was placed in a casket of mahogany with plain gunmetal handles and trimmings and a name plate of solid silver. The inscription on the plate, in script, says:

ANDREW CARNEGIE,
Born in Dunfermline, Scotland,
November 25, 1835.
Died at Shadow Brook, Lenox, Mass.,
August 11, 1919.

The interment will be in Sleepy Hollow Cemetery, at Tarrytown.

AUG 14 '19

40 MOURNERS AT FUNERAL OF CARNEGIE

Torrential Rain Falls as Simple Service Is Held for Ironmaster.

LENOX, Mass., Aug. 14.—Dark skies and a heavy rainstorm hovered over Shadow Brook, the Summer home of Andrew Carnegie, when the funeral of the ironmaster and philanthropist was held to-day. The rain came down in torrents as the some forty mourners gathered in the great mansion for the funeral service, impressive through its simplicity.

The Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York City, was the officiating clergyman, assisted by the Rev. Benson J. Wyman, pastor of the Lenox Congregational Church.

HAPPIEST MOMENT RECALLED.

These are the two churches attended by Mrs. Carnegie and her daughter, Mr. Carnegie was not a member of the churches. It was recalled by Dr. Merrill that when the ironmaster's daughter became a member of the Brick Church Mr. Carnegie said: "This is the happiest moment of my life."

The Presbyterian service for the dead was used. Vocal numbers were provided by the Brick Church quartette, led by Clarence Dickinson, organist.

All the roads leading to Shadow Brook were guarded and cards were issued for admittance to the grounds.

BODY TAKEN TO TRAIN.

Following the simple funeral services all that was mortal of the ironmaster passed over the Berkshire Hills that he loved so well, to a small railroad station where a special car attached to the Pittsfield Express on the Harlem Railroad waited to carry the body on its final journey to Sleepy Hollow Cemetery, Tarrytown, N. Y.

Only Mrs. Carnegie, the immediate family and a few close personal friends accompanied the body to its final resting place on the shore of the Hudson River. Mrs. Carnegie will not return here but will go to New York City following the burial.

DEATH MASK TAKEN.

The great music room where the services were held was decorated with white flowers. A blanket of heliotrope, of which Mr. Carnegie was fond, partly covered the casket. The big organ in the music room furnished the music. The flowers were arranged by Robert Scott, gardner at Shadow Brook, who was personally chosen by the late Mr. Carnegie to build the gardens.

A death mask of Mr. Carnegie was taken yesterday by Augustus Lukeman, a sculptor, who has a studio in Stockbridge.

NO HONORARY BEARERS.

Magnificent floral pieces were banked about the casket. A majority of the mourners were relatives and close friends of the deceased. There were no honorary bearers.

Beside Mrs. Carnegie and daughter, Mrs. Roswell Miller, there were gathered at Shadow Brook, Charles M. Schwab, Dr. Robert S. Woodward, trustee of the Carnegie Foundation; Mrs. Walter Damrosch, Robert W. Franks, Mr. Carnegie's financial secretary; Mrs. James Greenway, niece; Rev. Dr. Frederick J. Lynch, a member of the Carnegie Peace Conference Educational Commission; Mrs. Henry Phipps, wife of the one-time partner of Mr. Carnegie, and her son, Howard Phipps; Elihu Root, Jr., Mr. Carnegie's personal attorney; Oliver Ricketson, husband of Mr. Carnegie's niece, the daughter of Thomas Carnegie; Andrew and Thomas Carnegie, of Pittsburgh; Mrs. Oliver Ricketson and James S. Greenway, members of Mrs. Carnegie's family, the Whitfields, who came from Southampton, Long Island.

Henry Phipps was prevented from attending because of his own feeble condition.

Mr. Carnegie's body was placed in a casket of mahogany with plain gun-metal handles and trimmings and a name plate of solid silver. The inscription on the plate, in script, says:

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The interment will be in Sleepy Hollow Cemetery, at Tarrytown.

AUG 14 '19

CEMETERY SHUT, CARNEGIE LAID IN VAULT

Curious Turned Away as Guards Stand Watch at Sleepy Hollow Gates.

The body of Andrew Carnegie today lies in a vault in Sleepy Hollow Cemetery where the family plot occupies 13,000 square feet. It is interspersed with tall pines and shrubbery, with the Pocantico River flowing close by. Mrs. Carnegie purchased the plot three years ago.

The vault, with space for two bodies, was built at a cost of $40,000. Near by are the plots of John D. Rockefeller and John D. Archbold, both of whom were close personal friends of Mr. Carnegie.

The ironmaster's body was brought from Lenox, Mass., over the Harlem River Railroad. The funeral cortege comprised an automobile hearse and five automobiles.

Before it arrived the cemetery gates were closed and a score of guards were stationed at the entrances to keep curious persons away. Scores of town folk who had intended to witness the burial were turned back.

Mrs. Carnegie and her daughter remained standing during the service, their faces heavily veiled.

AUG 15 '19

CARNEGIE WILL CARES FOR 500 PENSIONERS

The will on which Andrew Carnegie expended so much study was superseded, it has been learned, by a later will drawn by Elihu Root, which is to be filed in this city next week.

The statement, based on alleged information from a member of Mr. Carnegie's family, that he paid an income tax on a fortune of only $50,000,000 and that the sum to be disbursed in his will is not larger, is now declared to be untrue. Mr. Carnegie did not dispose of several times that sum before his death, it is said.

The Home Trust Company is Mr. Carnegie's own organization, of which Robert A. Franks, of No. 135 East Sixty-sixth street, long his business adviser, and treasurer of the Carnegie Foundation for the Advancement of Teaching, is the president.

The will which would have been offered for probate had not circumstances induced Mr. Carnegie to request Mr. Root to draft an entirely new document rather than to express his wishes through the addition of codicils to the original document, was drawn entirely in the offices of the Home Trust Company with the trust company's attorneys assisting the philanthropist in putting it into legal shape. Mr. Carnegie devoted many days in a room on the top floor of the trust company's Hoboken building in putting the will into the exact form desired, and when he had finished he felt entirely satisfied. When he decided to make such extensive changes that he felt they could not be expressed properly in a codicil his health would not permit him to do the same amount of labor again, and he turned the entire matter to Mr. Root.

In addition to administering the Carnegie estate, the Home Trust Company will continue acting as pensioner to nearly 500 persons who for years have relied almost wholly on monthly checks from Mr. Carnegie for their living. All of these had been known personally by Mr. Carnegie in the early days of his success, and some even dated to the telegraph operator phase of his career, when he manipulated a key on the Pennsylvania Railroad.

These monthly payments run from $25 to $50 and will be continued during the lifetime of each pensioner from a fund for that purpose established by Mr. Carnegie outside of his will. One of the pensioners is said to be a Scotch woman born in a high station in life, who was abandoned by her husband and left penniless when he absconded some years ago from a position of trust.

The Home Trust Company was organized entirely to care for Mr. Carnegie's financial transactions and he and his organizations were practically the only customers.

AUG 30 '19

CORPORATION GETS BULK OF WHAT HE LEFT

Ironmaster's Fame Is Made Imperishable as Philanthropist By Means of Will.

While Andrew Carnegie, steelmaster, is dead, Andrew Carnegie, philanthropist, will live for all time under the terms of his will, disposing of a fortune reduced to $30,000,000 by reason of lifetime gifts estimated at $350,000,000.

The will shows Mr. Carnegie accumulating close to $400,000,000, and almost half this staggering sum is kept intact to carry out the same sort of beneficent activity which he would have personally continued to direct had he lived. He had approximately $30,000,000 when he died and the bulk of this is to be added to the Carnegie Corporation, to which he turned over $125,000,000 while living.

The income of the latter amount is disbursed both among Carnegie enterprises and outside welfare or educational organizations which the corporation finds worthy. To this will be added, once the annuities have run their course, practically all the principal of what fortune remained after Mr. Carnegie had dispersed some $350,000,000.

Mr. Carnegie's will makes few direct gifts, and the fund, which provides many annuities, remains in care of the Carnegie Corporation. Thus Andrew Carnegie, through the Carnegie Corporation, has virtually immortalized himself. He directed its affairs in person, and at its office it was stated that the founder's death would cause no change in the conduct of the organization, for the perpetuation of which Mr. Carnegie had made every provision.

HISTORIC PHRASE EXPLAINED.

Close friends and business associates of Andrew Carnegie were not surprised either at the amount of his fortune which remained, as disclosed by his will, nor at the manner he chose for its final disposition. They were quick to realize that in all probability there would be those who, in view of the $25,000,000 or $30,000,000 estimated total, would insist that the ironmaster, to use his own historic phrase, had "died disgraced."

But James Bertram, secretary of the Carnegie Corporation of New York and for many years Mr. Carnegie's private secretary, drew attention to Carnegie having written in 1898 not "a man who dies rich dies disgraced," but "a man who dies thus rich dies disgraced," the whole paragraph having read:

"The day is not far distant when the man who dies leaving behind him millions of available wealth, which were free for him to administer during life, will pass away 'unwept, unhonored and unsung,' no matter to what use he leaves the dross which he cannot take with him. Of such as these the public verdict will be: 'The man who dies thus rich dies disgraced.'"

"It is well this paragraph should be understood," Mr. Bertram said, "in order that an incorrect recollec-

tion of its text should not lead careless persons to turn Mr. Carnegie's words against him."

A question which interested those who had studied the will was the amount of the settlements made upon Mrs. Carnegie during her husband's lifetime. To family affairs of this sort Mr. Carnegie gave his personal attention, said those long familiar with his operations. The bequest to her, however, of the real estate, household goods and art objects accumulated by Mr. Carnegie during his lifetime, made it a foregone conclusion, in the opinion of those competent to judge, that Mrs. Carnegie must be possessed at least of the income from several millions, since it appears she was expected to be able to maintain her late husband's elaborate and costly establishments. That she would dissipate, even in part, the Carnegie art collections was considered most unlikely in informed quarters.

Much interest was aroused by the annuities left to ex-President Taft and to the widows of ex-Presidents Cleveland and Roosevelt. It was recalled, however, that for many years Mr. Carnegie had agitated for Congressional pensions for former Presidents and their families, believing that those who had served the nation in its highest office should not be left to the hazards of ordinary business or professional careers, once they were back in private life. In November, 1912, Mr. Carnegie announced formally that he had determined that he would pay a $25,000 annuity to each "future ex-President." Mr. Taft's term then was soon to expire, and he was to have been the first beneficiary.

CAUSED WIDE COMMENT.

The offer led to widespread comment and discussion, particularly as the use of the phrase "future ex-President" was taken as definitely and explicitly excluding the late Colonel Roosevelt, who at the time was the only living ex-President. Mr. Taft, while officially silent as to the offer, was represented by Washington correspondents as frowning upon the plan, and Colonel Roosevelt was quoted as saying a few days later that while his exclusion under its terms left him not directly interested he felt that public concern was for the pensioning of small Government employes and widows rather than of former Presidents or their families. Whether Mr. Carnegie had made any effort to discover whether these particular annuities would be acceptable was not learned.

Of the individuals remembered outside of one or two public men all were either close friends of Mr. Carnegie's late years or of his early business life, or else men and women who had rendered faithful services in one or another of the benevolent—he was most insistent that they never should be called philanthropic—enterprises which Mr. Carnegie either established or helped to support.

Because the public bequests are not taxable, the State of New York will collect inheritance tax on less than $10,000,000.

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SCRAPBOOK RE
CARNEGIE'S DEATH,
1919
PAGES 146-148 BLANK, NOT
IMAGED

The Evening Telegram

AUG 1 '19

ANDREW CARNEG
SUMMER HOME
OF SUDDEN PN

Life of Andrew Carnegie Told in List of Important Events

Born in Scotland, November 25, 1835.

Came to this country when about ten years old.

Earned $1.50 a week in his first position as a bobbin boy.

The following year he fired an engine in a factory.

When fourteen years of age became the sole support of his mother and brother.

Became expert telegrapher while a messenger boy.

Served in civil war as superintendent of military railroads and telegraph lines.

Made his first investment, that of $500, in the Adams Express Company.

Saw the possibilities of and helped develop the sleeping car.

Reaped a small fortune from an investment in a sleeping car manufacturing firm.

Organized the Keystone Bridge Works, which proved the foundation of the present billion dollar steel combine.

He introduced the Bessemer steel making process in this country.

Became the recognized iron and steel master of the world.

Was a millionnaire before he was thirty.

Retired from business in 1901 and devoted himself to philanthropy.

Married when he was about fifty years of age, keeping his vow not to wed while his mother lived.

Had one child, a daughter, Margaret, now Mrs. Roswell Miller.

While abroad lived in Skibo Castle, Scotland, which he purchased for about $500,000.

In New York he resided in a mansion at Fifth avenue and Ninety-first street.

Was an author, several of his books gaining worldwide circulation.

Was a golf enthusiast and expert.

He was a lover of music.

He daily read eight to ten newspapers.

Had Been Ailing for Many Months, but Fatal Termination of Illness Was Not Expected Until Early Today.

LENOX, Mass., Monday.—Following a short illness with bronchial-pneumonia, Andrew Carnegie, philanthropist and "steel king," died at his home, Shadow Brook, this morning at seven o'clock.

His wife and only daughter, Mrs. Roswell Miller, but recently married, wre at his bedside, although Mrs. Miller did not arrive until a few seconds after her father's death.

His fatal illnss dated from last Friday, when he contracted a heavy cold, but it was not thought to be serious until an early hour this morning.

Mr. Carnegie would have been eighty-four years old on November 25. For the last few years he had lived a quiet and retired life and his appearance in public had become less and less frequent.

An energetic worker for general peace and a member of the New York Peace Society, of which he was re-elected president last spring, he refrained from the beginning from discussion of the great war after it began to rage.

Early this summer his only daughter, Miss Margaret Carnegie, became the wife of Ensign Roswell Miller, U. S. N.

SPENT SUMMER IN LENOX.

Mr. Carnegie had spent most of the summer in Lenox coming here late in May, and up to a few weeks ago enjoyed himself in almost daily fishing trips on Lake Mahkeenac, which borders his big Shadow Brook estate, and riding about his grounds.

He was taken ill Friday and grew steadily worse. His advanced age and lessened powers of resistance hastened the end.

Mr. Carnegie came to Lenox to make his home in May, 1917, and had spent the past three summers here. He intended to spend his declining days here, and when he bought it of Spencer B. Shotter it was announced that Mr. Carnegie would spend all of the spring and summer months here. He came up from New York in May this year.

Mr. Carnegie is survived by his wife, who was Miss Louise Whitfield, of New York, and his daughter, Margaret, who married last April Ensign Roswell Miller, of New York.

"World Loses Benefactor," Says Charles M. Schwab

"The world has lost a great man and a great benefactor to humanity," was the comment of Charles M. Schwab, chairman of the Bethlehem Steel Corporation, when informed today at his country home at Loretta, Pa., of the death of Mr. Carnegie.

"It would be difficult for me to find words to express my love and admiration for Mr. Carnegie, my friend, my partner and associate for many years," said Mr. Schwab.

"He was the greatest man I ever knew and he had a heart so filled with tender sentiment, especially with reference to his associates, as to make him beloved, as well as admired, by all those who came into business or social contact with him.

"Mr. Carnegie possessed the faculty of inspiring others to unusual efforts in a greater measure than any man I ever knew, and he always won by expressions of appreciation rather than by criticism.

"World Loses Benefactor."

"The world has lost a great man and a great benefactor to humanity, and I have lost a friend greater than whom no man ever had."

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IE, 83, DIES AT
N LENOX, VICTIM
EUMONIA ATTACK

EXTRA!

s of Philanthropist's Death
mes as Shock to Friends Here

Aged Philanthropist, Wife and Daughter, Birthplace and Two Magnificent Homes



MR. and MRS. ANDREW CARNEGIE

Although Mr. Carnegie, who was in his eighty-fourth year, had been an invalid since when he suffered an attack of grip, the news of his death was a shock to old friends and former business associates here. Since his previous serious illness he had been under the care of two nurses.

Identified so long with the international peace movement, Mr. Carnegie was said to have been more severely affected by the world war than most men. It came as a hard blow to him and the cause which he had so close at heart.

Owing to his ill health Mr. Carnegie for some time had led a secluded life, and his withdrawal from all public activities gave rise to frequent statement concerning his health. After his retirement he was compelled to limit the number of his daily visitors, and until his last illness he met and spoke with only a few of his oldest and closest friends. Mr. Carnegie's physician decided he frequently overtaxed his strength by seeing all callers at his Fifth avenue home here.



CARNEGIE HOME AT 90TH ST and 5TH AVE



SKIBO CASTLE

Found Refuge in Lenox.

Two years ago Mr. Carnegie found a refuge at Shadowbrook, his new summer home at Lenox, which he purchased from the estate of Anson Phelps Stokes. It was the first country place owned here by the former steel master. Previously he had spent his vacations at Skibo Castle, at Dumfermline, in Scotland. When he purchased the property it was announced that neither he nor any member of his family probably would ever again visit Skibo because of changes, physical and sentimental, caused by the war.

The marriage of Mr. Carnegie's only daughter, Margaret, on April 23, to Ensign Roswell Miller, U. S. N., was the last social affair the aged philanthropist and peace advocate attended here. The ceremony was performed at Mr. Carnegie's town house in the presence of 100 guests, the bride standing in a floral bower, and Scotch bagpipes playing in accordance with her father's wish.

The bridegroom, son of a former president of the Chicago, Milwaukee and St. Paul Railroad, who died in 1913, had not completed his college course when war was declared. In 1916 he left the Stevens' Institute in Hoboken, where he was taking a course in civil engineering, to drive an ambulance in France, and when the United States became involved entered the navy as an ensign.

It was said at the time of the wedding that after the honeymoon Mr. Miller and his bride would go to Princeton, N. J., where he would complete his studies before entering upon a professional career. The former Miss Carnegie, heiress of her father's millions, is twenty-two years old. Her husband is two years her senior.

Held Many Honors.

Mr. Carnegie at the time of his death was the holder of numerous honors and decorations bestowed upon him by rulers and people all over the world. He received as a result of his benefactions abroad the freedom of fifty-four cities in Great Britain and Ireland. Altogether he endowed 3,000 municipal libraries in the United States in addition to his other numerous philanthropic enterprises.

He was lord rector of St. Andrews' University from 1903 to 1907 and of Aberdeen University from 1912 to 1914 and held the honorary degree of doctor of laws from the universities of Glasgow, Elinburgh, Birmingham, Manchester, McGill, Brown, Pennsylvania, Cornell and other American colleges.

Mr. Carnegie was a member of numerous philosophical, civic and scientific bodies, among them the American Institute of Architects, the American Society of Mechanical Engineers, the American Institute of Mining Engineers, the National Civic Federation, the American Philosophic Society and the New York Chamber of Commerce. He was a commander of the Legion of Honor of France and ha dalso received the grand crosses, Order of Oragne, Nassau and the Order of Danebrog. e was Ha member of the Union League, New York Yacht, Authors, Lotos, St. Andrews, Riding and the Indian Harbor Yacht clubs.

Mr. Root Expresses Sorrow.

Elihu Root, Jr., son of former Senator Root, whose father for years has been Mr. Carnegie's counsel, expressed his sorrow today at news of the ironmaster's death and said he would inform his father who is at his summer home in Clinton, N. Y.

Mr. Root declined to discuss Mr. Carnegie's affairs other tha nto say that he was a citien of New York city and to admit that his will doubtless would be probated here. He intimated that the passing of Mr. Carnegie would have no effect upon the future of the Carnegie Foundation and similar philanthropies established by him.

Mrs. Miller was at her home in Millbank, N. Y., when word came of her father's approaching death.

Although Mr. Carnegie was taken ill Friday, it was not until early today that his condition took a critical turn. On Saturday it was said that he was suffering from a severe cold, but it was not different, apparently, from other attacks he had endured, and no fear was entertained that it would prove fatal. It was announced that he was remaining indoors under the care of the nurses who had been in attendance on him most of the time since he came to Shadow Brook. Outside of the immediate household no one had an intimation that death was near.

According to members of the household Mr. Carnegie had hoped to go to Skibo Castle early this year, but changed his plans when he learned that under governmental restrictions he would be unable to take the retinue of servants that he desired, the regulations limiting him to one automobile and one chauffeur.

Arrangements for the funeral of Mr. Carnegie will be made by the family later in the day. Whether the body would be removed to New York had not been decided.

AUG 11 '19

$200,000,000 Total of Mr. Carnegie's Gifts

TOTAL OF BENEFACTIONS	$200,000,000

PARTIAL LIST OF GIFTS.

Libraries in the United States	$40,000,000
Carnegie Corporation	25,000,000
Carnegie Institute, Pittsburg	16,000,000
Pension for college professors	15,000,000
Universities of Scotland	10,000,000
Carnegie Institution, Washington	10,000,000
Libraries in foreign countries	10,000,000
New York public libraries	5,200,000
Carnegie Steel Company employes	5,000,000
Carnegie Hero Fund Commission	5,000,000
Dunfermline Endowment	5,000,000
Polytechnique School, Pittsburg	2,500,000
Peace Temple of The Hague	1,750,000
Allied Engineers' Society	1,500,000
Carnegie Hero Fund, Dunfermline	1,250,000
Trustees New York Public Library	1,250,000
Carnegie Hero Fund for Germany	1,250,000
Carnegie Hero Fund for France	1,000,000
St. Louis Public Library	1,000,000
Bureau American Republics' Building	750,000
Detroit libraries	750,000
Glasgow Library	500,000
Galashiels Technical Schools	500,000
Allegheny Carnegie Institute	300,000
Braddock (Pa.) Institute	300,000
Duquesne (Pa.) Carnegie Institute	300,000
Johnstown (Pa.) Library	360,000
Louisville (Ky.) Library	250,000

AUG 11 '19

Flags at Half-Mast on Buildings in Pittsburg

PITTSBURG, Monday.—This city, where Andrew Carnegie laid the foundation for his vast fortune in the steel business, today paid tribute to his memory. Immediately after reading the Associated Press despatch announcing Mr. Carnegie's death, Mayor E. V. Babcock ordered all flags in Pittsburg lowered to half-mast. At the Carnegie Institute, the scene o one of his philanthropic works, plans were made to drape the buildings with crepe in respect to its benefactor. News of Mr. Carnegie's sudden death at Lenox spread rapidly through the city.

At the steel mills which bear his name, preparations were made to suspend work and other institutions in which he was interested planned similar action.

Andrew Carnegie, though born in almost abject poverty, became perhaps the greatest philanthropist, in the extent of his financial benefactions, that the world

has ever known. His public gifts are said to have exceeded those of Mr. John D. Rockefeller. Hardly a section of the globe has not felt the effects of the millions which he systematically distributed from the time he retired from business, when he made his now famous statement, after the Biblical quotation, that "to die rich is to die disgraced." Paradoxical as it may seem, Mr. Carnegie found it as Herculean a task in disposing of his enormous wealth as in accumulating it. In fact, he once stated that the distribution of his wealth was a greater task than its accumulation.

Mr. Carnegie's fortune has been variously estimated between $200,000,000 and $300,000,000. It will undoubtedly be many months before the exact amount of his estate will be known. Ten years ago his income was conservatively estimated to be $20,000,000 a year.

Mr. Carnegie was born at Dunfermline, Fifeshire, Scotland, on November 25, 1835. His father was a master weaver of that city. The elder Carnegie, like his son, was radical in his views and was frequently an active figure in political contests at home. With the introduction of steam machinery, which supplanted the hand looms of those days, the elder Carnegie found his livelihood, which never was above the precarious state, endangered. Eventually the operation of four hand looms which he and his two sons, Andrew and Tom, operated, was discontinued. Mrs. Carnegie, his mother, a patient, loving, motherly woman, whom young Carnegie always revered, aided at the looms. The elder finally decided it would be better for the future of the boys that they emigrate to the United States, which they did.

Made Pittsburg Steel Centre.

When young Carnegie arrived in the United States he had no assets in the way of education or money. He was uneducated, save for a few months of schooling he received in Scotland and what was drilled into him by his mother. But what he lacked in education he more than doubled in energy, resource, determination and ambition. The family settled in Pittsburg, which, more through Andrew Carnegie than any other man, became a celebrated city in the United States. Through his wonderful genius for organizing and developing he made Pittsburg the iron and steel centre of the United States, if not the world.

When Andrew Carnegie was eleven years old and the family in very poor circumstances, he secured a position as a bobbin boy in a cotton factory at Alleghany City at $1.20 a week. Mr. Carnegie, in reminiscent moments, often referred to his first position, which he said, filled his mind with ideas of organization and the value of money in industrial enterprises.

He worked less than a year as a bobbin boy without any increase in salary, when he secured another position—that of running an engine in the cellar of a factory. With the change came a slight increase in wages. From morning till night Carnegie worked in the darkness of the cellar, his only light being the glare from the furnace and a lamp light. While he held that position he studied arithmetic and penmanship.

Saw Sun Once a Week.

Carnegie became dissatisfied with the hardships of firing an engine and working in darkness all day. He often said that he saw the sun only once a week, and that on Sunday. He went to his work before sunrise and left after sunset. His next position was as a messenger boy in the office of the Ohio Telegraph Company. Carnegie said that the transition from the dark, dirty cellar and the heat of the furnace to the sun-filled, lightsome and well-kept telegraph office was like getting a glimpse of paradise.

At fourteen years of age he became the sole support of his mother and younger brother, his father having died in the meantime. The youth always thought of his mother. He wanted to provide her with a home and luxury. Even in those days that was his ambition. He vowed he would never marry while his mother lived, so devoted was he to her, and he kept his vow. In less than ten years from the time he became a messenger boy his mother was living in a mansion with every luxury at her command.

Almost from the day that Andrew Carnegie entered the telegraph office he studied telegraphy. He was forever practising at the key. In a remarkably short time he became an expert telegrapher and was one of the first to take messages by sound. He began to "sub" for the regular operators and soon supplanted one of them because of his skill. His wages were increased to $25 a month, which to him was princely.

He made an additional dollar a week by copying telegraph news for Pittsburg papers.

Makes First Investment.

This is the turning point in Andrew Carnegie's career. When the Pennsylvania Railroad needed an expert telegraph operator he was chosen. It was while in the employ of the Pennsylvania that he met Colonel Scott, Mr. T. T. Woodruff, the inventor of the sleeping car, and other men whose friendship placed him in a position to build up his colossal fortune. Colonel Scott was the superintendent of a division of the Pennsylvania system. He took a fancy to Carnegie, who was always known as "Andy." It was through Colonel Scott that "Andy" made his first investment and was initiated into the business methods of a country.

Colonel Scott asked Carnegie if he could get together $500 to buy ten shares in the Adams Express Company. Carnegie consulted his mother and his brother. He mortgaged their home, in which the Carnegies then had an equity of only $800. The stock paid monthly dividends of one per cent.

Mr. Carnegie became Colonel Scott's secretary. When Colonel Scott became vice president of the road Mr. Carnegie was made the superintendent of the Western division. While acting in that capacity, business opportunity the fruits of which he readily saw came to him and he prospered immensely.

Borrows Money to Invest.

Mr. T. T. Woodruff, the inventor of the sleeping car, was seeking a railroad official willing to inspect his discovery. Mr. Carnegie listened attentively. He said subsequently the model Mr. Woodruff displayed made him realize that a discovery of world wide benefit had been made. He took Mr. Woodruff to Colonel Scott and insisted that the invention be adopted. A company was formed and Mr. Carnegie was given an interest, for which he paid $217.50. He borrowed the money from a local banker who had taken a fancy to him. He paid the banker in monthly instalments out his salary.

"Thus, did I get my foot upon fortune's ladder," said Mr. Carnegie subsequently. "The climb was easy after that."

When the civil war broke out Carnegie was put in charge of the military railroads and telegraph lines by Colonel Scott who had become Assistant Secretary of War. The records of the War Department show that Andrew Carnegie was the third man wounded on the Union side in the civil war. He was trying to free a track into Washington from obstructing wires that the Confederates had installed when a wire snapped, cutting open his head. He worked so hard in his new position that his health gave way, forcing him to go abroad.

Sees Possibilities of Steel.

Upon his return, Mr. Carnegie conceived from observations of experiments being made with the construction of a cast iron bridge the wonderful possibilities of the use of steel and iron instead of wood in the construction of buildings and bridges. When he saw the Pennsylvania Road experimenting with a cast iron bridge the fact dawned on him that the unstable, dangerous wooden bridge was obsolete and that iron or steel structures must take their place.

At this point in his career Mr. Carnegie displayed his wonderful powers for organizing and controlling, powers that made him the leader in the steel industry and the business affairs of the nation. He saw that fortunes were to be made in the construction of iron bridges. The thing to do was to organize a company. He had only a few dollars.

Through a Pittsburg banker he obtained a loan of $1,250. With this modest sum, which was then to him a fortune, he organized the Keysone Bridgt Works, the foundation of the wonderful organization now commonly referred to as the "billion dollar steel trust." With Mr. Carnegie as the directing genius bubbling over with energy and ambition, the Keystone company secured innumerable contracts for the construction of bridges.

With these contracts the tide of fortune began to flow toward him and it never once ebbed. The company built the first great bridge over the Ohio River, and then a number of buildings of iron construction. The Union Mills developed from the Keystone Company.

Develops Steel Making.

The iron and steel industry, under the impetus given it by Mr. Carnegie in this country and manufacturers in England, was becoming the foremost industry in the world. The Bessemer process of making steel rails had been perfected. The railways in England replaced the iron rails with steel ones. Mr. Carnegie slipped over to England and inspected some of the plants and upon his return to Pittsburg established the manufacture of steel on a scale never before known. He introduced the Bessemer process in this country.

Other plants had sprung up in and around Pittsburg and in other parts of the country. The industry was developing marvellously and Mr. Carnegie was a power. The Homestead Works, his most formidable rival, was vying with him for contracts, and he absorbed them.

In seven years he had the seven huge steel plants within the confines of Pittsburg under his control amalgamated into what he called the Carnegie Steel Company. The world marvelled then at his genius of organization. Even at that early period he had fifty thousand men under his direction. He had every conceivable new invention for the manufacture and handling of steel. The company branched out. It bought up coal fields, mines. It built miles of docks, ships, developed gas fields. It was the first to introduce electric cranes to move about the tons and tons of steel rails in the plants.

The Carnegie plant, then as now, was the largest enterprise of its kind in the world. It even eclipsed the monster works of Herr Krupp in Germany. The Krupp works were classed as the second largest. In 1892, the payroll of the company, which Mr. Carnegie combined into the Carnegie Steel Works amounted to more than $20,000,000 annually. An idea of the monster company this was, even at that early period, can be gleaned from the fact that the Homestead plant alone cost $4,000,000 to build. This is the plant in which the armor plate manufactured by the Carnegie company was developed. The Homestead plant is the largest of the works.

Knew Business Thoroughly.

Although it seems hardly credible, Mr. Carnegie was almost exclusively the directing genius of this monster concern. It was often said of him in those days that he "ruled with an iron hand." He knew what he wanted and he had to have it. Friends associated with him in those days say he had an aptitude for the iron and steel business which gave him a process of reasoning in the conduct of the business that none of his associates seemed to ever attain. He knew the industry from the very beginning to the end. There was nothing about the manufacture or the cost of steel, or the maintenance of the plants that he could not describe minutely. He was the sun of the business around which a number of men, now celebrated in the business, revolved, and from whom they got their inspiration and much of the business acumen which have made them factors in the steel world to-day.

Mr. Carnegie was regarded as one of the keenest judges of human nature and the business ability of men that ever became a millionnaire. This keenness was of incalculable aid to him in organizing a force of assistants and associates that was perhaps the greatest ever comprised into the management of a business in the United States. He surrounded himself with such men as H. C. Frick, L. C. Phipps, F. L. Lovejoy, Charles M. Schwab, now president of the billion dollar United States Steel Corporation, and others celebrated in the steel industry.

Whenever Mr. Carnegie found an employe who showed a natural aptitude for the steel business and latent executive ability he immediately put him in a position of trust and studied him closely. He seldom was mistaken and many an ordinary workman in his plant became wealthy in positions of responsibility and trust into which Mr. Carnegie thrust him because of his discovery of his abilities.

About 1899 rumors began to circulate to the effect that a billion dollar steel corporation was to be organized, and that Mr. Carnegie was to retire. There were reports that a combination of interests were intent upon forcing Carnegie out of the business entirely. Mr. Carnegie retired from the business in 1901, when the Carnegie Steel Company was merged into the United States Steel Corporation. At that time Mr. Carnegie denied that the combine had frightened him. He declared at the time that no combination of interests could frighten him. He said his plant was unequalled in any part of the world and capable of fighting any combination.

"I sold in pursuance of a policy, determined upon long since, not to spend my old age in business struggling after more dollars. I believe in developing a dignified and unselfish life after sixty," he said at that time.

When he retired Mr. Carnegie's fortune was estimated to be more than $100,000,000. It was then that he made known to the world that he intended to distribute his millions. His benefactions up to 1899 exceeded $17,000,000. They were not confined to this country, though Pittsburg received more of that amount than any other section of the globe. From 1901 up to the day of his death Mr. Carnegie gave with a generosity that

startled the world. Each succeeding gift, in most cases, was greater than the preceding one. On a number of occasions he set aside funds of $10,000,000 for philanthropic purposes.

Mr. Carnegie's retirement from business did not eliminate him entirely from it. His counsel was sought frequently by the officials of the billion dollar combine. In his frequent travels to Europe he was constantly in communication with the company by cable. His advice was asked innumerable times. There were occasions when officials went abroad to consult him.

Mr. Carnegie when he was the active head of the steel works was good and generous to his workmen, but there were occasions when he clashed with the labor unions of which the workmen were members. The celebrated Homestead strike, which perhaps has no equal in the history of labor controversies, took place while he was active in the business. Mr. Carnegie and his associates contended then that certain members of the labor unions were in a conspiracy to create labor trouble from mercenary motives, with the result that one or the other had to fail. The strike was declared and in the battles that ensued several strikers were shot dead.

AUG 11 '19

ANDREW CARNEGIE.

Announcement of the death of Mr. Andrew Carnegie will create scarcely a ripple of excitement.

He had been so much in retirement for at least ten years that the name, once a household word, had become little more than a memory.

Frequent reports of his failing health appearance his intellect was as keen, his a man who had he lived until November 25 would have been eighty-four years old.

Whatever his bodily infirmities we must recognize that up to his last public appearance his intellect was as keen, his eye as bright and his humor as pungent as ever. One thing is certain, he will be found to have set his house in order and left his great estate in incontestable shape.

The achievements of the man, his bequests, his libraries, his efforts for peace, establishment of The Hague Palace and other activities are matters for history to deal with.

AUG 12 '19

NO POMPS TO MARK RITES OF CARNEGIE

Services To Be Thursday at His Summer Home in Lenox, Mass.

ONLY MEMBERS OF FAMILY TO ATTEND.

Unless present arrangements are altered the funeral of Andrew Carnegie, once the world's "steel king," who, it is reported, has left an estate of more than $350,000,000, will be of the simplest character, strictly private and devoid of all ostentation and show.

The services will take place Thursday morning at eleven o'clock at Shadow Brook, the $500,000 country home recently purchased by Mr. Carnegie at Lenox, Mass.

The services will be attended only by the members of Mr. Carnegie's family, his wife, daughter, Mrs. Roswell Miller, and her husband and intimate friends, and will be conducted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mr. and Mrs. Carnegie held a pew, and the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church of this city.

Burial in Sleepy Hollow.

Following the services the body will be taken at once by special train to the cemetery in Sleepy Hollow, N. Y., for burial in a plot which Mr. Carnegie purchased some years ago.

The great iron and steel master also penned the epitaph which will be inscribed on his tomb. It reads:—

"Here lies a man who knew how to enlist in his service better men than himself."

It was at first thought that the body of the dead financier would be brought to this city for a public funeral service, but after the family had emerged from the first shock of his death, it was announced that such a programme was contrary to their wishes and to those expressed by Mr. Carnegie in life.

$350,000,000 in Benefactions.

When the news of Mr. Carnegie's death became public two questions at once presented themselves, one being how it would affect the various benefactions of the "steel king," which total more than $350,000,000, and the other as to the amount of Mr. Carnegie's estate.

Both of these were answered by James Bertram, for many years one of Mr. Carnegie's closest friends, for several years his secretary, and now secretary and a director of the Carnegie Corporation of New York. Mr. Bertram said:—

"Only the filing of the will can disclose the figures," he said. "It would be idle for me even to make an estimate. But in regard to the effect of Mr. Carnegie's death on the corporation, I can speak with authority. There will not be the slightest hitch in its work because its founder has died. In fact, it was partly to anticipate such a contingency that the corporation was formed."

An interesting sidelight on the cheery Scotch disposition of Mr. Carnegie is given in one of the last letters written by him. It is dated August 9 and addressed to Charles C. James, a New York broker. In it Mr. Carnegie, after referring to the World War and the peace treaty, said:—

"I rejoice in having lived to see the day when, as Burns puts it, 'Man to man the world o'er shall be brothers and a' that.'

"I believe this happy condition is assured by the League of Nations and that civilization will now march steadily forward, with no more great wars to mar its progress."

Death Not Expected.

While Mr. Carnegie was in exceedingly feeble health when he went to his summer home last May there was no reason for fear until last Friday, when he contracted a severe cold. Even then his family did not consider his condition serious until Sunday. Speaking of his last illness, Dr. Brace W. Paddock, of Pittsfield, who attended him, said:—

"Mr. Carnegie was exceedingly feeble when he arrived at his summer home in the spring. I kept in constant touch with him and, although he appeared cheerful at all times, he did not gain in strength. His condition was such that when he was stricken with bronchial pneumonia he did not have the strength to resist.

"The illness developed in such a way that there was no opportunity for Mr. Carnegie to have any farewell words with members of the household."

AUG 12 '19

MR. CARNEGIE'S BODY TO LIE IN SLEEPY HOLLOW

Announcement of Simple Funeral Thursday Given Out at Lenox Home.

EPITAPH WAS WRITTEN BY HIMSELF.

LENOX, Mass., Tuesday.—It was announced by Mrs. Andrew Carnegie at Shadowbrook this afternoon that the funeral of Andrew Carnegie will be held Thursday morning at the residence. No hour was given but it is understood that half past ten o'clock is the time. Mrs. Carnegie's wish for strict privacy in the funeral will be observed. The Rev. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York, Mr. Carnegie's New York pastor, and the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, will officiate.

The body will be taken Thursday afternoon on a special train to Tarrytown, N. Y., and burial will be in the private lot purchased by Mr. Carnegie sometime ago in Sleepy Hollow Cemetery.

The great iron and steel master himself penned the epitaph which will be inscribed on his tomb. It reads:—

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AUG 14 '19

LAST RITES TODAY FOR MR. CARNEGIE

Two Score Intimate Friends and Associates Gather at Lenox for the Services.

TOMB IS IN CENTRE OF PINE DOTTED PLOT.

LENOX, Mass., Thursday.—By tonight the body of Andrew Carnegie, onetime "steel king," will lie in a pine dotted plot in Sleepy Hollow Cemetery, at Tarrytown, N. Y., and the two score of intimate friends and former associates of the dead

financier who are here to attend the funeral services today will have returned to their homes.

The services, which take place at the Carnegie home, Shadow Brook, at half-past ten o'clock, will be simple, in conformity with the practice of the Presbyterian and Congregational churches. The singing of anthems by the quartet of the Brick Presbyterian Church, of New York, will be the only special feature. The Rev. Dr. William Pierson Merrill, pastor of Brick Church, will officiate, assisted by the Rev. Benson N. Wyman, of the Lenox Congregational Church. There will be no honorary pallbearers.

Among the thousands of letters and telegrams of condolence received by Mrs. Carnegie is a cable despatch from King George, of Great Britain, it is said.

Among those who are registered at the Curtis oHtel for the funeral are:—Charles M. Schwab, Elihu Root, Jr.; Dr. Robert S. Woodward, trustee of the Carnegie Foundation; Mrs. Walter Damrosch and the Rev. Dr. Merrill.

Robert W. Franks, Mr. Carnegie's financial secretary; Mrs. James Greenway, niece; the Rev. Dr. Frederick Lynch, of New York, and Oliver Ricketson, of Pittsburg, who married Mr. Carnegie's niece, are also here as are, Clarence Dickinson and the Brick Church Quartet, consisting of Miss Rose Bryant, Miss Mary Stoddard, Grant Kimball and Frank Croxton.

Augustus Lukeman, sculptor, of New York, who has a villa in Stockbridge, has taken a death mask of Mr. Carnegie.

Mr. Carnegie's coffin is of mahogany, covered with black broadcloth of the finest texture. The mountings are of gun metal and the large solid silver plate bears this inscription in regular script:—

"Andrew Carnegie, born in Dunfermline, Scotland, November 25, 1835, died at Shadowbrook, Lenox, Mass., August 11, 1919."

The Carnegie plot is the largest and costliest in the cemetery. It overlooks the Hudson and contains 13,000 square feet, studded with pine trees and covered with shrubbery. The Pocantico River flows along the east side of the plot, while a short distance away is the mausoleum of William Rockefeller and the plot of John D. Rockefeller. Nine hundred feet from the Carnegie plot lies the body of Washington Irving.

The Carnegie plot was bought three years ago by Mrs. Carnegie and her daughter. A crypt of reinforced concrete with hollow tiles was built at a cost of $40,000. It contains space for only two bodies.

At the graveside were Mrs. Carnegie and her daughter, Mrs. Miller, and twenty-one intimate friends. The service was read by the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, New York.

Before the arrival of the cortège the cemetery gates were closed and a score of guards were stationed at the entrances to keep curious persons away. Scores of towns folk who had intended to witness the burial were turned away.

The Carnegie plot, containing 13,000 square feet, is at the northern end of the cemetery, interspersed with tall pines and shrubbery, with the Pocantico River flowing close by. Mrs. Carnegie purchased the plot three years ago. The vault, with space for two bodies, was built at a cost of $40,000. Near by are the plots of John D. Rockefeller and John D. Archbold, both of whom were close personal friends of Mr. Carnegie.

AUG 16 '19

Anecdote of Mr. Carnegie.

TO THE EDITOR OF THE EVENING TELEGRAM:—

HERE is a little incident in the life of Mr. Carnegie that may be interesting. Some years ago a number of evangelists called on Mr. Carnegie to get his idea of conversions and religion in general.

He did not give them much satisfaction on the question—at least not as much as they expected. They had to approach him in a broad, liberal and easy manner, as they were afraid to be any way personal, on account of Mr. Carnegie's great wealth. He did, however—when asked about his own idea on the Christian religion and what it was to be a Christian—say, "All that is needed for a man to be a Christian is to be a good citizen." The evangelists came out and said to one another, "Why, we are astonished. That kind of an answer might mean anything from an agnostic or free thinker down to rationalism." One man said he believed Mr. Carnegie to be an agnostic. Another said, "Well, Mr. Carnegie has never troubled himself much about religion—he has never talked much on the matter." "Yes," said another preacher, "Mr. Carnegie is more interested in building ships for the United States than in talking about religion."

JOHN HENRY SMITH.

New York, August 11, 1919.

ago, was cast aside after the marriage of the testator's daughter, Margaret, to Roswell Miller last spring. At that time, it is stated, Mr. Carnegie gave to his daughter a large bequest and thereupon made another will.

This instrument was drawn up almost in its entirety by Elihu Root, it is said, and the Home Trust Company, of Hoboken, will act as trustee and executor. This financial institution was founded by Mr. Carnegie, and Robert A. Franks, of No. 135 East Sixty-fifth street, is its president. Mr. Franks was treasurer of the Carnegie Foundation and for many years was a close adviser of the steel king. By reciprocal legislation in New York and New Jersey, the bank can operate with equal facility in either State.

The following statement in regard to the filing of the will was issued at the offices of Root, Clark, Buckner and Howland, the attorneys fo rthe Carnegie estate:—

"With regard to the article in an evening paper, it was stated that the article was not entirely accurate. It was said that the amount of the estate would be known when the will is probated, and the terms of the will would speak for themselves. Pending the probate of the will the attorneys stated that they preferred not to comment on the matter.

It is stated that in addition to administering the will, the Home Trust Company will still act as guardian and pensioner to nearly five hundred individuals who for many years have benefited through the generosity of Mr. Carnegie. Some of the pensions date back twenty years, and some are given to friends of Mr. Carnegie's earlier days. One beneficiary, it is said, was a telegrapher with Mr. Carnegie. The amounts range from $25 to $50 a month.

It is also said that when the will is probated it will reveal that many of his old friends and former employes will have been remembered.

AUG 29 '19

GIFT AND GIVER.

Shrewd business man as he was in all his years of struggle to reach the heights he finally attained, Andrew Carnegie never lost the strain of sentiment in his nature. He who knew how to meet his rivals in the battle for millions, and to best them at that stern warfare, proved that softer thoughts could move and hold his spirit quite as strongly as the pursuit of wealth. His refusal to marry in the lifetime of his mother is notable evidence of this side of his nature.

His will shows that his earnest wish to be helpful to his fellow man caused him to give away the enormous sum of $350,000,000, or more than ten times the value of his estate at the time of his death.

Only sentiment guiding the impulses of a sympathetic character could have caused Mr. Carnegie to direct that his executors pay annuities for life to William Howard Taft, Mrs. Theodore Roosevelt and Mrs. Grover Cleveland, now Mrs. Preston, or to provide a fund of $200,000 for the relief work of the Authors' Club of New York.

These gifts may be interpreted as recognition by Mr. Carnegie of the lack of adequate financial return to many persons of ability and high standing in the community and as evidence of his opinion that provision ought to be made for those who serve the community well but who lack that special and separate gift of knowing how to make money for themselves.

Mr. Taft is a poor man. Mr. Roosevelt and Mr. Cleveland left very small estates. Mr. Carnegie by his touching thought for the former President and for the wives of two other men who had been Chief Magistrate assures these persons who deserve well of their country against the pinch of poverty in their declining years.

AUG 15 '19

ANDREW CARNEGIE LAID TO REST IN SLEEPY HOLLOW

Immediate Friends of Family and Relatives Attend Simple Burial Services.

REPOSES IN PLOT CHOSEN BY STEEL MAN.

TARRYTOWN, N. Y., Froday.—The body of Andrew Carnegie, onetime steel man, philanthropist and author, is in its final resting place in Sleepy Hollow Cemetary, in the site selected by Mr. Carnegie himself as the most ideal repose in death.

Simple services, following an eight-mile funeral cortege attended by immediate friends and relatives, concluded the obsequies for the distinguished American.

AUG 21 '19

CARNEGIE GAVE NINE-TENTHS OF WEALTH AWAY

Fortune Now Amounts to but $50,000,000, Instead of Half a Billion, Is Report.

Andrew Carnegie was worth only fifty million dollars, instead of a half billion, it was said as the announcement was made that his will will be probated next week. His numerous gifts to his pet charities such as the libraries, the Carnegie Foundation and other educational and charitable institutions were so great that it apparently cut down his fortune to at least one-tenth of its estimated proportions.

It was said early today, after the publication of a story purporting to tell the details of the Carnegie will, that a complete will made by Mr. Carnegie some years

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IMAGED

THE EVENING MAIL

AUG 12 '19

AGED IRONMASTER AND PEACE ADVOCATE DIES IN HIS SUMMER HOME

Philanthropist Passes Away After Life Devoted to Giving Away of Millions—Wife at Bedside, Daughter Too Late.

$350,695,653 Given Away by Carnegie

Washington, Aug. 11.—Andrew Carnegie has given away $350,695,653 up to June 1, 1918, a compilation of his benefactions prepared by the Carnegie Endowment for International Peace shows.

Lenox, Mass., Aug. 11.—Andrew Carnegie, Laird of Skibo, multi-millionaire and philanthropist, who set out in 1901 to give away the great fortune he had accumulated in the steel industry, died to-day in his eighty-fourth year.

The end came a little after 7 o'clock this morning at his summer estate here, Shadow Brook, where the ironmaster had sought seclusion when the horror of the world war weighed heavily upon him.

Mr. Carnegie had been compelled against his wish to remain indoors since Friday suffering from what was described as a severe cold. The trouble developed into bronchial pneumonia and death came with brief warning. Mrs. Carnegie and his private secretary, John Poyton, were summoned to the bedside by the nurses early to-day and remained until the aged man breathed his last at 7.10 o'clock.

When the fatal turn was reached his daughter, Margaret, wife of Ensign Roswell Miller, of New York, was summoned from her home at Millbrook, N. Y., and arrived a few minutes after her father had passed away.

FUNERAL ARRANGEMENTS.

Arrangements for the funeral and burial had not been made up to early afternoon. Mr. Poyton said that it was in doubt whether the body would be removed to New York. No attempt to make definite plans would be attempted, he said, until Mrs. Carnegie had had opportunity to recover from the shock. She was seriously affected, it was said.

In spite of his advanced years the unexpected death of Mr. Carnegie startled the summer colony. Until Friday the master of Shadow Brook was seen daily driving about the estate or taking short walks. On several occasions since his arrival here in May he had enjoyed his favorite sport—fishing—on Lake Mahkeenas, which adjoins the Carnegie property. To the neighbors who saw him frequently he had become a fixture and many failed to realize his declining physical condition.

It was two hours after his death when the news became known. Immediately summer colonists began calling the house by telephone, and many drove in their cars to the home. A little later the local telegraph office and telephone exchange were swamped with messages of inquiry and condolence.

Mr. Poyton announced that he would receive newspaper men at 11 o'clock, when he hoped to be able to tell them something of the plans of the family. At 11 o'clock, however, he said that nothing had been determined. Friends were being communicated with, but until Mrs. Carnegie was in condition to be personally consulted nothing as to when or where the funeral would be could be made known.

Mr. Carnegie leaves his wife, who was Miss Louise Whitefield, of New York, and his daughter Margaret who was married last April to Ensign Roswell Miller, of New York.

It was announced that he was remaining indoors under the care of the nurses who had been in attendance on him most of the time since he came to Shadow Brook. Outside of the immediate household no one had intimation that death was near.

According to members of the household, Mr. Carnegie had hoped to go to Skibo Castle early this year, but changed his plans when he learned that under governmental restrictions he would be unable to take the retinue of servants that he desired, the regulations limiting him to one automobile and one chauffeur.

Carnegie Born Poor; Gave Away Millions

Andrew Carnegie began a race against time when in 1901, at the age of sixty-five, he resolved to give away his enormous fortune. He held it "disgraceful" for a man to keep on gathering idle millions. In the comparatively few years which the actuary could allow him he would disembarrass himself of practically all he had. No man had ever launched a philantrophic campaign of such dimensions.

His was then a fortune of just about a quarter billion dollars, the largest ever acquired by a foreign-born American, second only to the John D. Rockefeller wealth as the largest individual accumulation in the United States, and built as it was of 5 per cent. steel bonds, it would without so much as turning over one's hand have approached half a billion by the time Carnegie could call himself an octogenarian on November 25, 1915.

GAVE AWAY MANY MILLIONS.

To give this stupendous sum away, in about half the time he had taken to gather it, was a purpose Carnegie had fairly well fulfilled when death overtook him to-day. He had distributed about $300,000,000. It was giving money away at the rate of over $20,000,000 a year, or more than $50,000 a day.

He declared, when he gave up gathering wealth and announced an era of distribution, that he expected to find it more difficult to give his millions away than it had been to acquire them. "How would you give $300,000,000 away?" became such a popular query that an English advertiser who employed it received no less than 45,000 suggestions as to how Carnegie could rid himself of his wealth. Twelve thousand persons solved the problem in part by asking for some of the money for themselves.

The answers which Carnegie himself made, and backed up with his millions, have made him the most original, if not the greatest, of philanthropists.

MILLIONS FOR PENSIONS.

Before he sailed for Scotland in 1901 he left letters announcing gifts of $5,000,000. His first big gift was the setting aside of $4,000,000 to supply pensions and relief for the injured and aged employes of his steel plants—"an acknowledgment of the deep debt which I owe to the workmen who have contributed so greatly to my success." He added an extra million for the support of libraries for his workmen, and took up his library hobby in a wholesale way by giving $5,200,000 to New York City for the erection of sixty-five branch libraries in the metropolis. Another million he gave for a library in St. Louis.

"I have just begun to give money away," he said in announcement of these gifts. He kept it up as fast as he could with discrimination. On libraries alone he spent upward of $53,000,000. He gave them to some two thousand English speaking communities throughout the world. One of his libraries is in the Fiji Islands.

ROMANCE NOT LACKING.

The element of romance is not lacking in the life of Andrew Carnegie. No beginning could have been more unpromising than his, there in the town of Dunfermline, near Edinburgh, Scotland, where he was born November 11, 1835.

His father was a weaver; his mother a hardworking housewife, who gave him his first instruction in reading, writing and cyphering.

Chance came early into the ordering of his life. Doubtless he himself would have become a weaver in time, but for something that happened one day when he was ten years old. The steam loom came, and there was no more work. Relatives of the family had crossed the Atlantic, settled in Pennsylvania, and prospered.

"We'll go there, too," said the elder Carnegie.

They reached Allegheny City in 1848, and father and son got work in a cotton factory. Andrew worked from sunrise to sunset as a bobbin boy, drawing $1.20 a week, and saving every penny of it that could be spared by the none too prosperous family. But he was happy; happier still when, at the age of thirteen he secured a better position firing the boiler in another cotton factory.

Anxiety lest he should one day blow up the establishment so preyed upon his mind that he was almost a wreck, when the proprietor, John Hay, took him into the office as a clerk. From boiler room to office at the age of fourteen!

A TELEGRAPH OPERATOR.

Some inspiration led him to quit this place and to become a messenger boy for the Atlantic and Ohio Telegraph Company in Pittsburg at $2.50 a week. He liked this place. The clicking of the telegraph instruments fascinated him, and he one day surprised his employer by taking a message from the instrument and writing it out correctly.

As a reward for his enthusiasm and intelligence he was soon afterward made an operator at $25 a month. It was a great rise in the world, and he felt that the family fortunes, left in his hands by the death of his father in 1853, were now safe. He was an American citizen and a wage earner; and the world was before him.

It was here that he made his first business venture. The man who had the job of making copies of press telegrams for the six newspapers offered him $1 a week to do the work for him.

"That dollar a week," Mr. Carnegie has said, "I considered my own. It did not go to the family support. It was my first capital."

In February, 1854, the Pennsylvania railroad was completed to Pittsburg, and young Carnegie jumped at the chance to go as private operator with Thomas A. Scott, who left the telegraph company to become one of the superintendents of the road. His salary was raised to $35 a month. From private operator to private secretary was but a step, and in that capacity Carnegie worked for Scott and for President J. Edgar Thomson for thirteen years.

In this period he read a great deal, and he says in one of his books that it was at about this time that the determination was formed in his mind to devote much of the fortune he knew he

would make to the founding of free public libraries. How well he has carried out that youthful purpose all the world now knows.

It was while in Mr. Scott's employ that he made his first financial venture. An opportunity came to him through the good offices of his employer, to buy ten shares of Adams Express Company stock at $60 a share. He had to mortgage his mother's home, which he had paid for, but he felt that he had done a good thing when he drew down his first monthly dividend of $10.

"Here was money," Mr. Carnegie has said, "that I had received without laboring for it, the interest on my capital. I felt now that I had a standing in the world of finance."

Advancing with Mr. Scott, Carnegie became in time one of the division superintendents of the Pennsylvania Railroad. When Scott become assistant secretary of war in 1861 Carnegie accompanied him to Washington. The Confederates had broken railroad communication between Annapolis and Washington, and his first work was to restore it. He rode into the capital on the first locomotive that made the journey with a wound in his cheek which he got while repairing a broken telegraph wire.

Mr. Carnegie was in charge of railway transportation at the battle of Bull Run, and after that did a great service to the War department in devising the first cipher code for the transmission of secret government messages. But in June, 1862, Mr. Scott having returned to the service of the Pennsylvania, Mr. Carnegie became superintendent of his old division, with headquarters at Pittsburg as before.

One day T. T. Woodruff came to him and showed him the model of a sleeping berth for railway cars, and he saw in an instant the value of the idea. He took Woodruff to Col. Scott, and the three of them formed the Woodruff Sleeping Car Company.

Mr. Carnegie had to borrow $200 to make his first payment on the stock, but the venture was a profitable one.

HIS CAREER IN STEEL.

Then oil interested him, and on an investment of $40,000 he and his associates made in one year $1,000,000. This put him in a position of independence, and in 1867 he resigned his position, and began his great career in steel.

While in England in 1868 he observed that the railroads there were discarding the old iron rails for steel rails. On his return he built at Pittsburg the first Bessemer plant in this country, and began there the manufacture of steel rails for American railroads.

He bought the Homestead works about a year later, and by 1888 he and his associates owned the seven steel works in and around Pittsburg that constitute the Carnegie Steel Company, the monthly output of which was 140,000 tons of pig iron and 160,000 tons of steel rails monthly.

Mr. Carnegie's association with H. C. Frick—an association that led to sensational events—began in 1882, when he paid $1,500,000 for a half interest in the coke ovens of Frick & Co. Frick had long been known as the "coke king," and Carnegie shrewdly recognized his ability and his importance to the steel industry of the country.

To make the connection between the two concerns still closer, Frick bought an interest in the Carnegie company, and then the united millionaires swept on their way, taking in ore beds, railroads, lake steamers, water works and whatever would make their position impregnable.

When Andrew Carnegie's brother Thomas, who had been a member of the company, died in 1886, Frick took his place, and gradually, as Mr. Carnegie desired to spend more time in travel and other enjoyments of life, Frick assumed control of the enormous business.

Andrew Carnegie was in Europe, and H. C. Frick was in charge of the Homestead works when the riots occurred in 1892. The battles between the members of the Amalgamated Association and the Pinkertons employed to protect the property of the Carnegie Company were among the bloodiest in the history of labor troubles in this country.

Carnegie and Frick quarreled once in 1884, when the latter went to Europe and would not return till Carnegie apologized, and again in 1900, when the final rupture came. The suit which Frick brought as the result of the last disagreement revealed to the public for the first time the enormous profits of the Carnegie company. The net profits for the year 1899 were $21,000,000.

Yearly profits were all the way from 40 to 100 per cent. It was estimated then that the value of the property, which had been capitalized for only $25,000,000, was $500,000,000. Thus, under the hard-headed management of the weaver's son from Dunfermline, the Bessemer steel plant had grown into the largest steel property in the world.

When in the formation of the United States Steel Corporation in 1899 Mr. Carnegie retired, he received $1,500 for each $1,000 of his $86,379,000 of stock, of which $25,000,000 was in cash and the balance in the bonds of the company financing the transaction. His wealth upon his death was estimated at $200,000,000.

HIS NOTABLE GIFTS.

Exactly what amount Mr. Carnegie had given away in his library scheme and in charities can only be conjectured. It probably approximated $150,000,000. The Carnegie library in Pittsburg cost $5,000,000. Scores of cities and towns have been provided with libraries by him, always upon the condition that proper provisions be made by the recipients for their maintenance and care.

One of the most notable gifts was that to New York, which established branch libraries in all parts of the city.

PART OF HIS GIFTS.

An incomplete estimate includes the following:

Libraries in the United States	$28,000,000
Heroes families' relief fund.	5,000,000
Libraries in foreign countries	5,000,000
Carnegie Institute, Pittsburg	7,352,000
Polytechnic School, Pitts'g.	2,000,000
Employes' pension fund Pittsburg	4,000,000
Carnegie Institution	10,000,000
Peace temple at The Hague.	1,500,000
Allied Engineers' Societies	1,500,000
Dunfermline endowment	2,500,000
Scotch universities endowment	15,000,000
Gifts to small colleges	17,000,000
Miscellaneous benefactions in United States	19,000,000
Miscellaneous benefactions in Europe	2,000,000
For annuities to professors.	10,000,000
Total	$130,352,000

Edinburgh, his native town of Dunfermline and several other cities and towns of Scotland have come in for large gifts for free libraries and educational institutions, free baths, art collections and other things of utility and adornment alike.

Perhaps the most singular gift of all was that of $10,000,000 in government bonds for the establishment of an institution for scientific research, under the direction of the government in Washington. Lesser endowments by Mr. Carnegie have been many; as have his gifts of paintings, church organs and other objects of ornamentation or practical usefulness.

PITTSBURG INSTITUTE.

He remembered Pittsburg, the scene of his steel making triumphs, by establishing there a great institute, including the largest of his libraries, a museum, a magnificent concert hall, and the Carnegie Technological Schools, with a total endowment of $16,000,000.

He built a great national institution in Washington, which should be the fountain head of advanced work in "investigation, research and discovery," and placed in the hands of its trustees a total endowment of some $20,000,000.

To his native Scotland his largest single gift was a fund of $10,000,000 to aid education in Scottish universities.

HIS HERO COMMISSION.

He carried out his pet idea of a hero commission, endowed in 1905 with $5,000,000, by which hundreds of men, women and children have been rewarded with Carnegie medals or pensions for acts of heroism in the rescue of imperiled persons. He later extended like benefactions to several foreign countries.

He established the Carnegie Foundation for the Advancement of Teaching, with a total fund of $15,000,000, which has taken up efficiency surveys of educational work, aided many institutions, and provided pensions for college professors. In 1911 he capitalized his educational benevolence, so that his gifts to libraries, colleges, and other institutions should live after him, by establishing the Carnegie Corporation with a fund of $25,000,000

HAGUE PEACE PALACE.

One of his latest and greatest ideals was the abolition of war, a hope that he cherished in the face of international conflicts. He gave $10,000,000 toward an international peace fund and built the Peace Palace at The Hague, which was dedicated in 1913. He gave $750,000 for the Bureau of American Republics at Washington.

His love of music moved him to equip hundreds of churches and institutions with pipe organs. He never gave directly any large sum to religious purposes. Of his organ gifts he said he would hold himself responsible for what the organ pealed forth on the Sabbath, but not for what might be said in the pulpit.

One of his very earliest gifts, as far back as 1891, was the Carnegie Music Hall in New York, at a cost of $2,000,000, and as president of the New York Philharmonic Society he spent his money liberally in furthering its ideals. He also liberally backed the Pittsburg Orchestra.

To the Allied Engineers Societies he gave $2,000,000. His small gifts to colleges amounted to some $20,000,000. No man left at his death such a unique and such a scattered series of monuments to perpetuate his memory.

SECRET OF HIS SUCCESS.

"The secret and method of my success is simple," he said. "I organized my business into departments. I put the best man I could find at the head of each department, held him responsible and judged him by results. I have started more than fifty men on the road to millionaires."

Carnegie's mother, to whom he repeatedly gave credit for all that he was, lived to be an octogenarian, and so devoted was he to her that he hesitated to marry. In 1888, however, he married Louise Whitefield, of New York, by whom he had one child, a daughter, Margaret, born in 1897. His bride was twenty years his junior. To her and her daughter probably remains a large fortune, notwithstanding Carnegie's public gifts.

CARNEGIE AS AUTHOR.

Intermittently, Carnegie made ready use of his pen. His interviews with the newspaper men invariably wound up with an envious remark such as "I would like nothing better than to be a reporter." He wrote a little for the press in the days of Horace Greeley and later owned a paper for a time. His books numbered about a dozen, his first being a testimony to his love of coaching—"An American Four-in-Hand in Great Britain" (1883). The next year he wrote "Around the World." Then, "Triumphant Democracy"—a review of fifty years of the republic. Upon his retirement from business in 1901 he wrote "The Gospel of Wealth" and followed it with "The Empire of Business." In 1905 he, once an engineer in the factory cellar, wrote "The Life of James Watt," the inventor of the steam engine. His most recent work was "Problem. of To-day."

SOME OF HIS UTTERANCES.

His theory on this subject and others is reflected at random in numerous bits of epigrammatic phraseology culled from his interviews, speeches and writings.

"The instinct which led the slaveholder to keep his slave in ignorance was a true one. Educate man and his shackles fall," he said.

"Labor, capital and business ability are the three legs of a three-legged stool; neither is first, neither is second, neither is third; there is not precedence, all being equally necessary. He who would sow discord among the three is an enemy to all."

"The day is coming, and already we see it dawn, in which the man who dies possessed of millions of available wealth which was free and in his hands ready to be distributed will die disgraced."

And along the same line he said: "Among the saddest of all spectacles to me is that of an elderly man occupying his last years grasping for more dollars."

Pertaining to success: "Immense power is acquired by assuring yourself in your secret reveries that you were born to control affairs."

Of the over-working tendency in America: "I hope Americans will some day find more time for play, like their wiser brethren on the other side."

On temperance: "The first and most seductive peril, and the destroyer of most young men, is the drinking of liquor." (Mr. Carnegie himself was a total abstainer, and gave his employes at Skibo Castle a 10 per cent. advance on their wages every year they reported that they had not touched liquor.)

OFFERS NOT ACCEPTED.

There are two Carnegie "gifts" which will be generally forgotten, since they were never accepted. It was reported that his anti-imperialism prompted him to offer $25,000,000 to the United States government if it would turn over the

Philippines to the natives for self-government.

Later, when the question of "What shall we do with our ex-Presidents?" was widely discussed, Carnegie's imagination solved the problem. He offered to support them on a $25,000 pension every year so long as they lived, and do the same for their widows so long as they remained unmarried. The proposition was frowned upon and dropped.

HIS SCOTLAND HOME.

Skibo Castle, which Mr. Carnegie purchased for his Scotland home several years ago, is one of the most beautiful old edifices in that country of old and beautiful things. It was built by Gilbert Murray, bishop of Moray, in 1188. It was a famous fortress in those days and withstood many sieges. Because it was a shelter to Jacobites, it was dismantled by George II.

Mr. Carnegie paid $1,000,000 for the castle and its magnificent estate, which has a sea frontage of twenty-five miles.

Mr. Carnegie's New York residence is a splendid mansion at Fifth avenue and Ninetieth street. He had also a home at Greenwich, Conn., and another in Cannes, France.

ON POVERTY AND WEALTH.

Mr. Carnegie's opposition to the acquisition of the Philippines by the United States was his most notable dip into live questions of governmental policy, and his utterances on the subject were the subject of widespread comment.

In late years Mr. Carnegie appeared often before the public in addresses at dinners and other occasions, and nearly always his theme was the responsibility of wealth, with its antithesis, the blessings of poverty. On one occasion he said:

> Civilization will deteriorate when less than 999 out of 1,000 are born poor. All men who have made their mark in the world have risen from the ranks by their own efforts and without the aid of riches.
>
> It is well, especially for the progress of the race, that the houses of some should be homes for all that is highest and best in literature and the arts, and for all the refinements of civilization, rather than that none should be so. Much better this irregularity than universal squalor.

GAVE UP SKIBO LIFE.

Two years ago Mr. Carnegie found a refuge at Shadow Brook, his new summer home at Lenox, which he purchased from the estate of Anson Phelps Stokes. It was the first country place owned here by the former steelmaster. Previously he had spent his vacations at Skibo Castle, at Dunfermline, in Scotland. When he purchased the property it was announced that neither he nor any member of his family probably would ever again visit Skibo because of changes, physical and sentimental, caused by the war.

PROBATE WILL HERE.

Elihu Root, Jr., son of former United States Senator Root, whose father for years has been Mr. Carnegie's counsel, expressed his sorrow to-day at news of the ironmaster's death and said he would inform his father, who is at his summer home in Clinton, N. Y.

Mr. Root declined to discuss Mr. Carnegie's affairs other than to say that he was a citizen of New York city and to admit that his will doubtless would be probated here. He intimated that the passing of Mr. Carnegie would have no effect upon the future of the Carnegie Foundation and similar philanthropies established by him.

AUG 11 '19

SKIBO LAIRD'S DEATH SHOCKS ENTIRE WORLD

Associates Mourn Death of Iron King and Peace Advocate—Was Invalid Three Years.

Although Mr. Carnegie, who was in his eighty-fourth year, had been an invalid since 1917, when he suffered an attack of grip, the news of his death was a shock to old friends and former business associates here. Since his previous serious illness he had been under the care of two nurses.

Identified so long with the international peace movement, Mr. Carnegie was said to have been more severely affected by the world war than most men. It came as a hard blow to him and the cause which he had so close at heart.

Owing to his ill health Mr Carnegie for some time had led a secluded life, and his withdrawal from all public activities gave rise to frequent statements concerning his health. After his retirement he was compelled to limit the numbe rof his daily visitors, and until his lats illness he met and spoke with only a few of his oldest and closest friends. Mr. Carnegie's physician said he frequently overtaxed his strength by seeing all callers at his Fifth avenue home.

AUG 11 '19

Andrew Carnegie.

The death of Andrew Carnegie draws the veil of eternity over one of the most striking international figures of our time. His career is an inspiring illustration of the length of road that a man can travel in America if he possesses the necessary industry, energy, vision and determination.

It was a combination of all these qualities, plus the opportunity that America affords, that enabled the poor Scotch boy, who began life as a weaver's assistant at a little more than a dollar a week at Alleghany, Pa., in 1848, to win a place among the greatest industrial captains of America in his generation. The United States Steel Corporation is a monument to the industrial enterprise of Andrew Carnegie and the financial genius of J. Pierpont Morgan. The great corporation with which Carnegie's name will be forever associated is the largest individual industry in America. It also has become the type of American large-scale industrial enterprise.

Remarkable as are Carnegie's industrial achievements, his philanthropic enterprises are of hardly less scope. The Carnegie Institution, with its long record of scientific research for the enhancement of human life and the promotion of human well-being, has already proved a powerful stimulus to our civilization. The libraries founded or amplified and improved by Carnegie's enlightened generosity have proved a valuable addition to the country's resources for mental and spiritual growth. Every New Yorker has reason to thank the once poor Scotch boy for his gift of $5,200,000 for the establishment of branch libraries in the general development of our public library system. These branch libraries are beacons of light in some of the darkest places of the city.

It would be difficult to estimate the total of Carnegie's public charities. The aggregate undoubtedly will mount high into the hundreds of millions. In 1901 alone he is said to have given away no less than $40,000,000.

A rugged personality, typical of the rugged race from which he sprang, Carnegie possessed in an unusual degree the human qualities that mark men of the first magnitude. He occupied a very large place, not only in the eyes of his countrymen but in the eyes of the world.

AUG 12 '19

CARNEGIE DIED POOR MAN, SAYS DR. C. F. THWING

His Wish to Leave Earth Without Riches Gratified, Asserts Foundation Secretary.

Andrew Carnegie will be buried Thursday at Sleepy Hollow, Tarrytown, in a private plot he selected some years ago, it was announced to-day. There will be funeral services at Shadow Brook, where he died, at 11 o'clock Thursday morning. The body will then be placed on a special train and taken to Sleepy Hollow. There will be no services in his city. The service at Shadow Brook and the funeral will be private.

At Boston to-day Dr. Charles F. Thwing, president of Western Reserve University, Cleveland, who is secretary of the Carnegie Foundation for the Advancement of Teaching, made the statement that the ironmaster died poor.

"He died poor, as he said he wished to die," stated Dr. Thwing, "in the sense that he had given away the larger portion of his fortune."

This caused considerable surprise among friends and business associates of the Laird of Skibo here. Though it was realized he had given away a fortune running into hundreds of millions, it was presumed he still retained a large part of his fortune.

When he retired from business he practically ceased piling up wealth, according to Dr. Thwing.

"Why not stop now?" he asked Dr. Thwing when he retired.

At Shadow Brook Thursday morning, with only the family and a few intimate friends present, the funeral services will be conducted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, and the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church, this city.

WILLED PENSION FUND.

The will of the dead steel king, when filed for probate, is expected to show further benefactions to the public. It is said he completed his will some years ago, and by its terms, after providing for Mrs. Carnegie and his daughter, who is now Mrs. Roswell Miller, left the remainder to various institutions and charities, but the bulk of his remaining fortune to the Carnegie Foundation, which will also receive the reserve fund of $25,000,000 he set aside for the institution at its organization.

Pensions for the widows and aged employes of the Pittsburg division of the Pennsylvania railroad, over which he was once superintendent, have also been provided for in the will, it is said.

MADE UNKNOWN GIFTS.

Though the Carnegie Endowment for National Peace issued a compilation in Washington showing that up to June 1, 1918, Carnegie had given away $350,695,653, it is known that he received $415,000,000 for his steel interests when he sold out to the United States Steel Corporation, and since payment of this sum was in stock in the new corporation, excepting for $25,000,000 in cash, it is known his wealth continued to grow even after he retired and announced he would not strive to gather more wealth but would endeavor to give away all he had acquired.

The statement of Dr. Thwing is taken, therefore, to indicate that the ironmaster made gifts and endowments of millions that have not yet become known.

AUG 13 '19

CARNEGIE'S FAITH PUZZLES FAMILY; SEARCH WRITINGS

Funeral Service May Be Made Up of Joint Presbyterian and Congregational Rituals.

Lenox, Mass., Aug. 13.—Doubt as to the religious belief of Andrew Carnegie is believed to be one of the reasons for the delay in deciding definitely upon the funeral services to be held at Shadow Brook to-morrow morning.

Reports connecting Mr. Carnegie with this or that church have no foundation, so far as is known here. While he contributed liberally to various denominations he apparently was not a member of any church society. It has been thought that among his private writings there would be found after his death Monday some expression regarding his funeral.

One who is to take a prominent part in the service to-morrow said to-day that he did not know just what constituted Mr. Carnegie's religious belief. It was thought likely that the service would be an adaption of the Presbyterian and Congregational rituals.

WILL CONFER WITH WIDOW.

With the coming of the Rev. Dr. William Pierson Merrill, pastor of the Brick Presbyterian Church of New York, due here at 1.30 this afternoon, it was expected that the order of services would be determined upon, after Dr. Merrill had had an interview with Mrs. Carnegie.

Mrs. Carnegie is said to be much improved after the slight collapse which followed the death of her husband. If tentative plans are not upset the organist and choir of the Brick Presbyterian will take part in the service.

The voluminous writings of Mr. Carnegie have been closely examined with a view to ascertaining his ideas of the future life, and it was pointed out to-day that while there was no definite expression of his attitude toward organized religious work, it was made plain that he believed implicitly in a higher world.

In this connection there was quoted the tribute he paid to the country church in his book "The Gospel of Wealth." The writer said the millionaire made good use of his money when he replaced an ugly country church structure with a noble specimen of architecture, built, as the pyramids, to stand for generations.

He described the church as embracing an "enchanted realm which lay afar from the material and prosaic.

"Once within its massive circle its denizens live there an inner life more precious than the external, and all their ways are hallowed by the radiance which shines from afar upon this inner life, glorifying everything and keeping all right within."

CRYPT IS PREPARED.

The body will be conveyed to the Sleepy Hollow Cemetery by automobile hearse, not by train, from Lenox, according to word received to-day by the cemetery officials. The body is due to arrive Friday morning.

The Carnegie plot is the largest and costliest in the cemetery. It overlooks the Hudson and contains 13,000 square feet, studded with pine trees and covered with shrubbery.

The Pocantico river flows along the east side of the plot, while a short distance away is the mausoleum of William Rockefeller and the plot of John D. Rockefeller. Nine hundred feet from the Carnegie plot lies the body of Washington Irving.

The Carnegie plot was bought three years ago by Mrs. Carnegie and her daughter. A crypt of reinforced concrete with hollow tiles was built at a cost of $40,000. It contains space for but two bodies.

AUG 13 '19

Carnegie's Epitaph Written by Himself

Andrew Carnegie, it is said, wrote his own epitaph. It will be engraved on his monument. Here it is:

"Here lies a man who knew how to enlist in his service better men than himself."

AUG 14 '19

FUNERAL SERVICE OF MR. CARNEGIE WITHOUT EULOGY

No Pallbearers—Many of Ironmaster's Former Associates Present.

Lenox, Mass., Aug. 14.—The funeral of Andrew Carnegie was held today at Shadowbrook, his summer home in the Berkshires. There was no eulogy, and there were no pallbearers.

The service was as simple as were the tastes and habits of the man in life. Fully one-half of the sixty persons present were members of the household. The others were intimate friends of the family.

The Presbyterian church service was used by the officiating clergyman, Dr. William Pierson Merrill, of the Brick Presbyterian Church, Fifth avenue, New York, which the Carnegies attended, and of which Mrs. Carnegie and her daughter, Mrs. Roswell Miller, are members.

HIS HAPPIEST DAY.

The day upon which his daughter Margaret united with this church was declared by Mr. Carnegie to be the "happiest day of his life," and Dr. Merrill has said that with advancing years Mr. Carnegie gave evidence of increasing interest in the society.

A mixed quartet from this church sang the three hymns which have been the favorites of the ironmaster. Dr. Merrill was assisted by Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie frequently worshiped in the summer months.

At the conclusion of the service, which occupied barely twenty minutes, the body, accompanied by most of the party, was taken in a motor car to Hillsdale, N. Y., where a funeral coach was in waiting.

BURIAL AT SLEEPY HOLLOW.

This car was attached to the regular train of the New York Central leaving at 1.11 o'clock this afternoon for Tarrytown. Thence the body was taken by automobile to Sleepy Holow for interment in a plot chosen by Mr. Carnegie some years ago.

The service at Shadow Brook was held in the great reception room on the first floor at the east end of the mansion overlooking Lake Mankeenac, one of the beauty spots of the wonderful estate where Mr. Carnegie had spent many happy hours at his favorite pastime—angling.

The body reposed in a severely plain casket placed in the center of the room and all but hidden in a wealth of flora pieces. The mahogany of the casket was covered with

heavy black broadcloth. A small name plate of silver bore only the inscription "Andrew Carnegie, born at Dunfermline, Scotland, November 25, 1835. Died Lenox, Mass., August 11, 1919."

THE MOURNERS ASSEMBLE.

Just before 10.30 o'clock, the hour set for the funeral, those who were to hear the last rites entered the room and grouped themselves about the casket.

With Mrs. Carnegie and her daughter, Mrs. Roswell Miller, who were in conventional mourning, were the daughter's husband, Ensign Miller; Mrs. Morris Johnson, a niece of Mr. Carnegie; his nephews, Andrew and Morris Carnegie; Mrs. Carnegie's private secretary, Archibald Barrow, and John Poynton, who had long served the master of the house in a similar capacity.

Next in the circle were notable representatives of those who had helped Mr. Carnegie to make his millions and others who had helped him distribute the major part of those millions for philanthropic purposes.

NOTABLE MEN PRESENT.

Among these were Charles M. Schwab, once president of the Carnegie Steel Company; Robert A. Franks, business adviser of the ironmaster for many years, treasurer of the Carnegie Corporation and of the Carnegie Foundation for the Advancement of Teaching; Rev. Frederick H. Lynch, who represented the Carnegie Peace Foundation at the peace conference at Paris, and Oliver Ricketson.

Others intimately associated with the family were Mrs. Henry Phipps, wife of Mr. Carnegie's old partner in the steel business, and her son Howard; Dr. R. S. Woodward, president of the Carnegie Institution at Washington; Elihu Root, Jr., representing his father in the matter of the Carnegie endowment for international peace; James C. Greenway and wife and Arthur C. Hammerschlag, director of the Carnegie Institute at Pittsburg.

Seated near these were all those of the household who had ministered to the home comforts of the master of the house. Many of these had been long in the employ of the family.

THE FUNERAL SERVICE.

The clergymen, wearing gowns, stood at the head of the casket, and back of them were the members of the quartet directed by Clarence Dickinson, organist of the Brick Presbyterian Church. The singers were Miss Rose Bryant, Miss Marie Stoddardt, Frank Croxton and Grant Kimball.

The service opened with the singing of "O, Love That Will Not Let Me Go." Rev. Mr. Wyman recited two service prayers and followed these with the Lord's Prayer. The quartet then sang "He Leadeth Me."

Dr. Merrill read the passages appointed from the Psalms and the service closed with singing of "Crossing the Bar." As the voices of the singers died away the benediction was pronounced by Dr. Merrill.

Rain fell heavily throughout the morning, but shortly before the funeral hour the skies gave signs of clearing.

A death mask of Mr. Carnegie was said to have been taken last night by Augustus Lukeman, of New York, but members of the household declined to give any information on the matter.

AUG 15 '19

Carnegie's Love of Giving Inherited by His Daughter

Mrs. Roswell Miller a Plain, Democratic American Girl, Unspoiled by Great Wealth—Loves Animals and Sports.

By GENE LA MOTTE.

One of the richest women in America is the twenty-two-year-old bride of a few months—Margaret Carnegie Miller, only child of the dead financier, Andrew Carnegie, Laird of Skibo.

Long ago the steel magnate said he intended to die a poor man. He said to leave an inheritance would be a curse upon an offspring. That was before little Margaret was part of his reckonings. Still, even when the little girl ran about the wonderful Scottish estate, and through the halls of the Fifth avenue home of her father, he consistently followed that theory.

From the day Mr. Carnegie began systematically to give away to philanthropic causes the millions he had acquired, the inheritance of the plain, quiet little girl began to grow less. In spite of that, in spite of the fact that his fortune dwindled by about $350,000,000, when he died he left his daughter a very rich woman.

But after all, it probably won't make the difference to her that her father feared when he made the statement. What he dreaded was the harm money might do to an offspring. With Margaret Miller there is no fear. Plain, both in life and desires, the good the Carnegie money would have done will in no way grow less. That is the thought held by all who know her.

Margaret was but a little girl when she was first introduced to London. Just a little past here babyhood days. All London praised the quiet, demure little American girl.

A London paper in printing a long story of the child, said: "The demure and retiring daughter of the millionaire philanthropist seems to take after her mother. Like the latter, she is reticent and bashful. She has the silent manner of an English child when in the presence of elders. This far she has not developed the characteristic pushfulness of her father and does not dominate the household after the fashion of American children of a certain set."

That same reserved manner never changed. The greatest delight she had when a child was with her pets. She owned animals of every kind from white mice to an elephant, which she begged her father to buy, and then later presented to the Central Park Zoo.

LIKED ANIMALS.

Although the pigeons, rabbits and birds all appealed to her, the larger animals were the ones she enjoyed the most.

In school days, the debutante's days, and during the days of romance and wooing, the world has known little of the heiress. When she married, the question as to who the bridegroom was ran around the world. Social climbers gasped. Society marveled, but there was nothing but commendation for the girl they knew so little of because of her democratic naturalness.

MARRIES NAVAL MAN.

The man she married was an unfinished college man who enlisted in the service of his country. He was Ensign Roswell Miller, U. S. N. He was the son of a western railroad man, who when he died left his son a fortune, and also an inheritance of good horse sense. It was not known till later, when curiosity prompted investigation, that after all there was a real thread of romance connected with the marriage.

His sister was a schoolmate of Margaret Carnegie's, and it was through a party being given by Miss Miller in her New York home that the couple met. As the quiet little love affair grew more and more serious, investigation disclosed the fact that the young man's father and Andrew Carnegie had been friends during the civil war days. That was the seal to the courtship, and last April, on the eighty-third birthday of her father, Margaret Carnegie became Mrs. Roswell Miller.

Mrs. Miller is to live in New Jersey while her ambitious young husband finishes his studies at Princeton, which he left when he enlisted.

AUG 21 '19

It now appears that Andrew Carnegie left only $50,000,000. That is $50,000,000 short of his desire to give his entire fortune away. But he did succeed in giving away $450,000,000. Which makes his failure appear not so complete as it might have been.

AUG 29 '19

Andrew Carnegie's Charities.

The filing of the will of Andrew Carnegie discloses authentically the fact that the ironmaster's gifts to charities in his lifetime "totaled something in excess of $350,000,000." That was a notable achievement for a man who came to America as a penniless boy and worked for a little more than a dollar a week when he started on his career in American industry.

Carnegie at the beginning of his public benefactions expressed the hope that he would die a poor—or comparatively poor—man. He came within $25,000,000 or $30,000,000 of carrying out his generous purpose. The residue of this remnant is also devoted to charitable work, especially along educational lines.

It would be difficult to match, in the history of the human race, the rise of the poor Scotch lad from cruel poverty to the dazzling position of the second richest man in the world. But it would be equally difficult to match the generosity with which Mr. Carnegie disposed of his colossal wealth for charitable purposes bearing the imprint of his strong personality.

AUG 30 '19

Carnegie Estate Tax $7,000,000 to U. S.

It is estimated by government experts that if the final appraisal of Andrew Carnegie's estate is at $30,000,000 the federal treasury will receive almost $7,000,000. The executors will be required to pay an inheritance tax of that amount.

No beneficiary will be subject to an accounting or required to pay anything into the state or federal treasuries, so far as transfer or inheritance requirements are concerned. Bequests will be subject to stipulated income taxes. These will thus fall upon the executors.

Citizen
Bentley

AUG 11 '19

A. CARNEGIE DIES AT LENOX HOME

Noted Philanthropist Is Victim of Pneumonia.

BENEFACTIONS TOTALED MORE THAN $300,000,000

Steel Baron Expires with His Oft-Expressed Wish "to Die Poor" Unfulfilled—Wife with Him at End.

LENOX, Mass., Aug. 11.—Andrew Carnegie, the world's greatest philanthropist, is dead.

The aged steel baron, whose benefactions totalled more than $300,000,000, succumbed to bronchial pneumonia at his summer home here this morning.

A statement issued by attending physicians merely said:

"Andrew Carnegie died shortly after 7 o'clock this morning."

Mrs. Carnegie and John Poynton, a private secretary, were at the bedside when the end came.

Carnegie had been seriously ill only since last Friday. His condition became critical late yesterday, it is understood.

Funeral arrangements have not yet been announced, but it is believed the body will be sent to Pittsburg for burial.

Mr. Carnegie, early in his career as a financial leader, expressed the firm conviction that it was "a sin to die rich." He sought through his countless gifts to avoid this self-designated "sin." His income was so great, however, that it is believed he was able to make but little impression upon his wealth.

Mr. Carnegie had been incapacitated for several years. During the early part of the war, which came as a terrific shock to him and shattered his ideals, he began to fail rapidly and thereafter appeared very seldom in public. He was under almost constant care of physicians and from time to time it was reported that he was totally incapacitated.

At the time of his daughter's marriage recently to Ensign Roswell Miller, U. S. N., it was reported that the aged philanthropist was somewhat better. He attended the ceremony, but was very feeble. Since that time he had been able to move about with numerous attendants. Recently it was given out that he enjoyed a successful fishing trip, but it was explained that his attendants were with him constantly, baiting his hook and assisting him in every way.

Due to his enfeebled condition, Carnegie had taken practically no part in any public affairs of any kind since 1915.

Probably World's Richest Accumulator and Spender of Wealth.

Andrew Carnegie, probably the quickest accumulator of wealth and fastest spender in the history of the world, was a remarkable Scotchman and world citizen in so many ways that the chronicle of his words and deeds makes a large library in itself.

Builder of the first great American trust, this short, stocky, bearded Scot twisted the world of commerce industry and finance around his little finger until he grew tired of it and started out to give away the huge fortune he had gathered.

would get that mountain of money.

He went home that night and talked it over with his mother. They decided to mortgage the house to get the cash. Of the first one per cent. dividend check which came to him from this stock, Mr. Carnegie in later years said:

"The next day being Sunday we took our usual afternoon stroll into the country and, sitting down in the woods, I showed this check, saying,

"Eureka, we have found it."

"Here was something new to us, for none of us had ever received anything but from toil. A return from capital was something strange and new."

Meantime young Carnegie became so proficient that he was a picked man among train dispatchers. He was remarkable for his speed and labor-saving methods and innovations.

Colonel Scott, Superintendent of the Western Division, chose him for his private secretary, and when Scott became vice-president of the road, Mr. Carnegie was made Division Superintendent at the princely salary of $50 a month.

It was on an inspection trip in this capacity that Mr. Carnegie encountered T. T. Woodruff, inventor of the sleeping car.

Becomes Interested in Sleeping-Car Invention.

Mr. Carnegie became interested in the invention and enthusiastically tried to interest Scott, but was repulsed. Then, offered a share in the manufacturing company, he accepted, borrowing the necessary $217.50 from a local banker. He paid back this money from stock dividends, and within a short time was making a great deal of money.

"Thus did I get my foot upon Fortune's ladder," said Mr. Carnegie. "It was easy to climb after that."

By this time Mr. Carnegie had reached the year 1861 and the Civil War broke out. Scott was made an assistant Secretary of War and immediately drafted Mr. Carnegie to take charge of military roads and telegraph lines.

It was in this capacity that Mr. Carnegie, while freeing the tracks into Washington from obstructing wires, gained the distinction of being the third man wounded in the war on the Union side. He also saw active service at Bull Run. His health broke down after the war and he was forced to take a long rest.

Recovering, he ran a shoestring into a firm for manufacturing steel bridges for railroads, having become convinced that wood made poor bridges. He borrowed $1,250 from a Pittsburg banker and organized the Keystone Bridge Works. He introduced the Bessemer process of making steel into this country in 1868.

He was principal owner a few years later of the Homestead and Edgar Thomson Steel Works and other large plants, as well of the Carnegie, Phipps & Co. and Carnegie Bros. & Co.

Mr. Carnegie consolidated his interests in 1889 in the so-called billion-dollar Steel Trust, the Carnegie Steel Company. This in 1901 was merged with the United States Steel Corporation.

Mr. Carnegie closed this part of his life by retiring from business.

Dating from his retirement, Carnegie began a chanter of speechmaking, globe-trotting and million-dollar gift-giving, which lasted till his death.

He flooded America and England with libraries and other institutions. His benefactions extended to practically every civilized country in the world. His writings were translated into eight different languages.

His benefactions included $24,000,000 to the Carnegie Institute of Pittsburg; $5,100,000 to New York City for the establishment of branch libraries; $22,000,000 to the Carnegie Institution of Washington, D. C.; $10,000,000 to Scotch universities; $5,000,000 to a fund for the benefit of the employees of the Carnegie Steel Company; $1,000,000 to the St. Louis Public Library, and $5,000,000 to the Carnegie Hero Fund Commission of Pittsburg.

Gave $1,500,000 for Peace Temple at the Hague.

He also gave $1,500,000 to the Carnegie Dunfermline Trust; $1,500,000 for the Peace Temple at The Hague, and $1,500,000 to the Allied Engineers' Society.

Mr. Carnegie's benefactions totalled more than $300,000,000, which was the size of his fortune in 1913. This enormous amount included more than $60,000,000 to 3,000 Municipal Library Buildings, also the building and grounds for the Pan-American Union Buliding, at Washington, in 1906 and $16,150,000 for the foundation for the davancement of taching in the United States, Canada and Newfoundland.

The steel baron was life trustee of the Carnegie Corporation of New York, a $125,000,000 foundation to carry on various works in which he had been engaged.

Mr. Carnegie was an honorary member of the American Institute of Architects, a member of the Executive Committee of the National Civic Federation, member of the American of the American Philosophers Society, Chamber of Commerce of New York, Commander of the Legion f Honor of France in 1907, holder of the Grand Cross of the Oredr of Organe, Nassau, and of the Grand Cross of the Order of Danebrog.

He was Lord Rector of St. Andrew's University from 1903 to 1907, from which he received the degree of LL.D. in 1905. He was Lord Rector of Aberdeen University from 1912 to 1914. He received the degree from Allegheny College, Pennsylvania, in 1915.

He received the Freedom of fifty-three cities in Great Britain and Ireland. He was a life member of the Lotos, St. Andrew's, riding and Indian Harbor Yacht clubs.

Mr. Carnegie married Louise Whitfield of New York City in 1887.

The career of Andrew Carnegie is a story of money-making for the most part, for it was easy for him to gather riches from the moment he first set foot on these shores.

He was born in Dunfermline, Fifeshire, Scotland, Nov. 25, 1835, of 11 landed with his father and mother on this continent. They were poor immigrants. They made their way to Pittsburg. The boy got a job as bobbin tender's assistant in an Allegheny City, Pa., cotton mill. His pay was $1.25 a week.

Later, for twenty-five years, that same boy controlled the steel industry of this country, employed 50,000 men, controlled seven immense steel works, a score of finishing mills, owned two railroads, gas and coke companies, iron mines, docks, fleets of ships and other things.

Mr. Carnegie's father was the master weaver of Dunfermline. The invention of machinery driven by steam drove them out of the industry and into this It was in 1848 that the young Scot country.

Interested in the monster which had brought bad luck to his family, young Andy started out to study its steam and iron make-up.

Later in life Mr. Carnegie said:

"I have just awakened from a dream in which I saw a white-haired Scotch laddie in a blue jacket, walking with his father into a Pittsburg telegraph office to apply for a position as messenger boy.

"If you want an idea of heaven on earth, imagine what it was to be taken from a dark cellar, where I fired the boiler from morning until night, and dropped into the office where light shone from all sides, and around me books, papers and pencils in profusion, and oh, the tick of those mysterious brass instruments on the desk, annihilating space and standing with throbbing spirits ready to convey the intelligence to the world. This was my first glimpse of Paradise."

Shortly after that Mr. Carnegie's father died, leaving him a boy of 14, the sole support of a mother and young brother. He was undaunted by the task. He worked hard to learn telegraphy and soon was earning the princely sum of $25 a month. Some months he did a little better by copying news reports for a paper.

AUG 11 '19

ANDREW CARNEGIE

The death of Andrew Carnegie will not produce any such impression on the public mind as would have followed from it a few years ago. Until the war broke out, five years ago, Mr. Carnegie was the foremost advocate of peace in the world. He had done more than any other person to insure arbitration in international quarrels. The Temple of Peace at The Hague

erected by him was only symbolic of the movement to which he had largely devoted his time and money. It is quite safe to say that never before in the whole of human history had any one done so much to avert from the world the losses and horrors of war. Had he died, therefore, before the war broke out, his demise would have been looked upon as equivalent to the removal of a great assurance for the preservation of peace.

It would have been impossible to convince the average man, under such circumstances, that Mr. Carnegie had been fooled right along by the German Emperor, and that instead of having averted war he had only helped to render it more dreadful when it arrived. As the typical pacifist of the world, he was the chief dupe of the German militarists. Had it not been for him, with his vast resources, working to convince other nations, and especially the United States, that the day of war was over, it would have been much more difficult for the Kaiser to mature his far-reaching conspiracy.

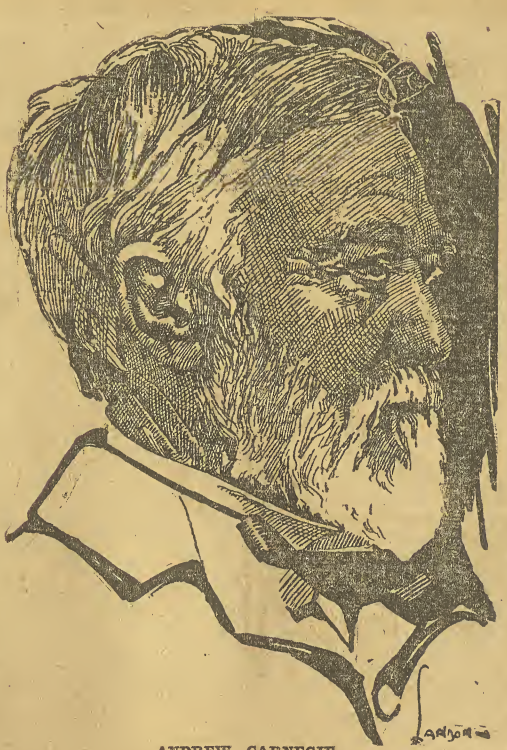
There have been few cases in which honesty of purpose, benevolence of design and complete devotion to a noble ideal were so thoroughly subverted to the ends of a bloody and infamous ambition as was the case in the Kaiser's dealings with the peace propaganda of Andrew Carnegie. From this point of view it must be said that the life of Andrew Carnegie was a failure, and that his example is to be kept in mind rather as a warning than as an encouragement. Whatever else the lovers of peace may do hereafter, they will not, we may be sure, commit the folly of Carnegie and allow themselves to be hoodwinked by the devotees of autocracy.

It would, however, be a great mistake to speak of the deceased philanthropist only in this relation. His real importance is to be found in what he did quite apart from the diplomatic or military arena. The honor cannot be taken from him of having more fully than any previous possessor of great wealth recognized the obligation of wealth to the community. That his money was to be used in subordination to the moral law and for the good of his fellowmen, as distinguished from any notion of mere self-satisfaction, was the declaration which first of all directed attention to Mr. Carnegie as an exceptional man. There had before his time been many expressions of feeling by rich men that they ought to be helpful to their less fortunate fellowmen, but of the broad doctrine laid down by Carnegie there had been no adequate recognition in any highly influential quarter.

It would perhaps be somewhat misleading to say that his declaration of stewardship in the matter of wealth was new. It is certainly not misleading to say that it had never been quite so vigorously announced by a person capable of proving his faith by his deeds, and that however it may have been with other professors of self-denial, there was no room for doubt in his case. Think what we may of any of Carnegie's theories, the broad fact remains unquestionable that he was more emphatically than any man of whom we have record the representative of the modern conception of the rich man's duty to the toiling multitude.

In this sense Carnegie was not only a true leader, but he was the greatest of leaders. Others have nearly equaled him within the past decade, and many, it is to be hoped, will surpass him in the years to come, but what admits of no question is that in this noble form of action he was the greatest of his generation. Time will render not a few of his well-intended projects obsolete, but no time can conceivably rob him of the distinction of having set his heart wholly to the work of using his great possessions entirely for the good of his fellow-men. In all the annals of philanthropy, therefore, there is no name more worthy to be held in everlasting honor than that of Andrew Carnegie.

AUG 11 '19



ANDREW CARNEGIE

AUG 12 '19

WILSON SENDS HIS SYMPATHY

Mr. Carnegie's Death a Serious Loss to Forces of Humanity, He Says.

WASHINGTON, Aug. 12.—President Wilson to-day sent a telegram of condolence to Mrs. Andrew Carnegie. The message was:

"May I not express my deep sympathy at the loss of your distinguished husband? His death constitutes a very serious loss to the forces of humanity and enlightened public service and takes out of the world a force which it could ill afford to spare."

LENOX, Mass., Aug. 12.—The body of Andrew Carnegie, steel magnate who died here yesterday, will be taken to Sleepy Hollow, Tarrytown, N. Y., for burial, it was announced at the Carnegie home here to-day.

It was also stated there will be no funeral services in New York. At the same time it was learned that the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, and Rev. Dr. Wm. Merrill, pastor of the Brick Presbyterian Church, New York, will officiate at a private funeral service to be held Thursday morning at Shady Brook.

Mrs. Carnegie was prostrated to-day as a result of her bereavement, and from the vigil she maintained at the bedside until her husband expired. Only her daughter, Mrs. Roswill Miller and the latter's husband have been admitted to her presence.

AUG 12 '19

DISCUSSING CARNEGIE.

It is evident from the newspaper comment on the career of Andrew Carnegie that opinions differ very widely as to the wisdom with which he carried on his philanthropic work. While there is nothing but admiration for the motives by which he was controlled, there is a distinct doubt of the desirability of some of his benefactions. Thus it is not by any means clear to many of the editors that the comprehensive library scheme has been productive of more good than mischief. Carnegie's notion that it was not so important what people read as to get them into the reading habit is decidedly dissented from.

That there may be dissipation in reading as well as in liquor is one of the points urged by the adverse commentators, and this the more so when the mere unsystematized use of current literature is compared with the good results to be obtained by the student who confines himself to the few text books needed for self-education. There is also skepticism in regard to some aspects of Mr. Carnegie's educational plans. That it is something gained for society to have the number of college students multiplied is treated as a question upon which intelligent men will differ.

Broadly, too, there is exception taken to the doctrine that free gifts can be made to do the work of self-help in the social sphere, as illustrated by the extremely liberal assistance given by Mr. Carnegie to the working people of Dunfermline. It is even maintained by some of the critics that the net effect of the Dunfermline experiment has been to multiply the number of men and women who are disinclined to take disagreeable employments. There has, it is said, been something gained for refinement, but that it has not been offset by a loss on the side of honest vigor is not certain.

These various objections and suggestions, however, are interesting as showing how difficult it is to please everybody, even if they do not prove anything against the soundness of the philanthropist's judgment. The more these and similar matters are studied, the more evident it becomes that the friends of humanity are not yet within sight of any system of general charity to which exception may not with much show of reason be taken.

What must therefore be held to be the all-sufficient justification for any form of philanthropic work is that it offends no moral principle and is approved by the personal experience of the man doing it. Were we to press any more severe test there would be danger of discouraging the spirit of benevolence which it is of great importance to stimulate by every proper means.

Err as men like Carnegie may in some of their well-meant designs for the good of their fellow-men, they are at least entitled to praise for the nobility of their purposes. By no art of sophistry or misrepresentation can such men ever be taken out of the category of the world's leaders away from selfishness toward the shining heights of enlightened generosity.

AUG 14 '19

SIMPLE SERVICE FOR CARNEGIE

Body Is Borne Through Berkshires to Funeral Train.

LENOX, Mass., Aug. 14.—The body of Andrew Carnegie was borne through the Berkshire Hills he loved so well for the last time to-day.

Banked high with flowers his coffin was taken over the mountains of Massachusetts and into Hillsdale, where a special train of one car was waiting to bear it to Sleepy Hollow, a short distance from Tarrytown, New York.

Mr. Carnegie's funeral this morning was simple. There were about forty persons at Shadow Brook when Dr. Wm. Pierson Merrill, pastor of the Brick Presbyterian Church, New York, began the services.

Charles M. Schwab, head of the Bethlehem Steel Corporation, shortly after the services, said:

"We were the closest of friends and I can hardly believe he has gone."

Mrs. Carnegie will not return to Shadow Brook, it was said at the Carnegie residence, but will go to New York City after the burial at Sleepy Hollow—Andrew Carnegie's last resting place.

AUG 14 '19

One of tthe last letters written by the late Andrew Carnegie in which he expressed his satisfaction at the materialization of the League of Nations, was one received by Charles C. Jannes, a broker of this city, dated Aug. 6, the steel king writing:

"I rejoice in having lived to see the day when as Burns puts it, 'man to man the world o'er shall brothers be and a' that.' I believe this happy condition is assured by the League ofNations and that civilization will now march steadily onward, with no more great wars to mar its progress."

AUG 15 '19

Andrew Carnegie has left this world, perhaps poor in this world's goods; but he left it rich in the gratitude which the English-speaking peoples have for the good he has done with the large means placed at his command. And that's a wealth which, doubt not, will pass muster at Heaven's gate.—Elmira Star-Gazette.

AUG 28 '19

CARNEGIE WILL FILED, LEAVES $30,000,000

Wife Provided for During Lifetime---Annuity for Lloyd-George.

The will of Andrew Carnegie, filed for probate at noon to-day in the Surrogate's Court, Manhattan, disposes of an estate estimated at between $25,000,000 and $30,000,000.

In a statement issued simultaneously with the probating of the will Elihu Rofflot, Jr., member of the law firm that acted for Carnegie, said that during his lifetime the philanthropist made gifts to charity aggregating $350,000,000.

Financial provision for Mrs. Carnegie and her daughter, Mrs. Roswell Miller was made during Carnegie's lifetime. With regard to Mrs. Carnegie the will says:

"Having years ago made provision for my wife beyond her desires and ample to enable her to provide for our beloved daughter, Margaret, and being unable to judge at present what provision for our daughter will best promote her happiness, I leave to her mother the duty of providing for her as her mother deems best. A mother's love will be the best guide."

The fourth article in the will contains many legacies, among which are bequests to charitable institutions.

The following article provides for bequests to relatives and friends. Annuities of $10,000 each are given to William Howard Taft and David Lloyd-George, and annuities of $5,000 each to Mrs. Theodore Roosevelt and Mrs. Grover Cleveland.

The fourth and fifth articles, Elihu Root, Jr., said were written in Mr. Carnegie's own handwriting.

No mention is made n the will of the amount of the estate nvested in the United States Steel Corporation.

The sum of $200,000 is left to the Universit yof Pittsburg.

Other bequests made in the will were:

Cooper Union of New York, $60,000, making Carnegie's total gifts to that institution $750,000.

Relief fund of the Authors' Club of New York, $200,000.

Hampton Institute, Virginia, $300,000.

Stevens Institute, Hoboken, $100,000, "to improve my original gift."

St. Andrew's Society, Now York, $100,000.

In addition to the institutions named, bequests are made as follows:

Robert A. Franks, his secretary, the house and grounds now occupied by him at LLewellyn Park, N. J.

Mrs. L. M. Morris, his cousin, and upon her death to her two daughters, the house and property in which they live.

George Irvine, a butler, a pension equal to half his salary.

Mrs. Nicol, a housekeeper; Nannie Lockerbie, a nurse, and Maggie Anderson, a servant, a pension equal to half their present earnings.

Shibo Servants Called "Fine People," Given Bequests.

All household servants of four years' service, $600 each; of eight years' service, $1,200; fifteen years' service, $2,000.

For servants and retainers at Skibo, sums ranging from $1,000 to $2,000.

To each laborer at Skibo, sums ranging from $50 to $100.

Two years' rental to every crofter at Skibo.

"We are blessed with fine people upon the Skibo estate," the will states.

Other annuities were fixed as follows:

To each nephew and neice, if married, $10,000; if unmarried, nephews, $5,000.

"To my dear sister-in-law, Stella, with love, $10,000.

"To my dear brother-in-law, Harry, or his wife, Mrs. Whitfield, $10,000.

To my cousins, Miss Magie Lauder, Miss Anna Lauder and Mrs. George, all of Dunfermline, each $5,000.

"To Alexander King, or his wife succeeding, $5,000."

Annuities of $10,000 are fixed for Henry S. Pritchard, professor of the Carnegie pension fund; James Bertram, Lord Morley, London; Claude S. Carnegie, Devonshire.

An annuity of $20,000, in addition to another bequest, is given to Robert A. Franks.

An annuity of $3,000 is given to Mr. Tuttle, secretary of the Oratoric Society of New York.

To the following persons $5,000 each: George King, S. H. Church, Pittsburg; W. J. Holland, Mr. Hammerslaig, Miss West, of Carnegie School; Douglas Stewart, Mr. Beatty, William Frew, Mr. Wilmot, of the Cernegie Hero Fund, Pittsburg; Mrs. D. A. Stewart, Pittsburg; Walter Damroch, of the New York Symphony Orchestra; Dr. Joseph Garmany, Miss Margaret B. Wilson, New York; George W. Cable, Northampton, Mass.; Mr. Woodward, President of Carnegie Foundation.

Homer D. Bates, New York; Mrs. James R. Wilson, Pittsburg; Thomas Burt, M. P.; John Wilson, John Burns, Sir Swire Smith, Hew Morrison, Edinburgh; Mr. Mardie, Factor at Skibo, and Mr. Pynton, Carnegie's secretary.

AUG 29 '19

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HOW THE MONEY WAS MADE.

The iron trade, the oil trade, the telephone, the electric light and the railroads are the forms out of which the multi-millionaires of our age have emerged. The wealth of the world, it is well to remember in this relation, has been far more rapidly increased by the inventions here referred to than it ever was by any discoveries of the past. It has been reckoned, and, not without reason, that while the population of the world as a whole was doubled in the Nineteenth Century, the wealth of the world was more than quadrupled in the same time. By reflecting upon these facts the reader will perceive that the great fortunes under consideration do not represent anything taken away from the general body of the people, but only a percentage of what has been added to society from new sources.

In our civilized countries, for instance, the average workingman receives at least double to-day the compensation given to his predecessor a hundred years ago. This is an important aspect of the wealth question, which is frequently overlooked by our radicals. If one were to listen to them, he would fall under the impression that the working masses have been growing poorer with the progress of time, and that the wealth concentrated in the hands of a few represented not a percentage of new gains, but a positive extortion of contributions from the masses. Without dwelling, however, upon these aspects of the social problem, it is proper to say in a word that men like Carnegie owe no part of their wealth to any diminution of the common resources, but, on the contrary, by their skill, their enterprise, their inventiveness and their foresight, have added many times over to the common stock a dollar for every dollar that went to their own account.

This, it is important to keep in mind for moral as well as for other reasons. Were it true, as has been intimated, that what the Carnegies of modern times bestow in charity they first obtain by improper means, there would be small reason for speaking of them with honor. But the truth is far otherwise. Quite apart from the charities which they have and are sustaining, they have placed their fellowmen under substantial obligation by the conduct of the very processes out of which their fortunes grew.

In respect to the various forms in which Mr. Carnegie disposed of his great estate, and his disposal of the remnant of it in his way, it is not necessary here to enter upon any discussion. The thing to be recognized in the most thorough manner is that in Carnegie the world had a shining example of lofty devotion to the welfare of the human race, so that no difference of opinion as to the more or less wisdom with which his money was expended can in the least impair his claim to the lasting honor of all public-spirited men.

AUG 29 '19

U. S. TO GET $7,000,000 OF CARNEGIE ESTATE IN TAX

It is estimated by Government experts that, if the final appraisal of Andrew Carnegie's estate is at $30,000,000, the Federal treasury will receive almost $7,000,000. The executors will be required to pay an inheritance tax o tfhat amount.

No beneficiary will be subject to anaccounting or reequired to pay anything into the State or Federal treasuries, so far as transfer or inheritance requirements are concerned.

Bequests will be subject to stipulated income taxes. These will thus fall upon the executors.

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THE BROOKLYN DAILY EAGLE

AUG 11 '19

ANDREW CARNEGIE DIES SUDDENLY AT HOME IN LENOX

Philanthropist Ill Three Days From Pneumonia. Daughter Reaches Bedside Too Late.

Andrew Carnegie, "the Laird of Skibo," probably the greatest individual philanthropist in history and certainly one of the world's most ardent disciples of peace, died this morning at his summer home, "Shadow Brook," near Lenox, Mass. The "ironmaster" succumbed to bronchial pneumonia at 7:10 o'clock after a three-days' illness. He was in his 84th year.

The death of Mr. Carnegie removes a force which came to influence the social and economic life of virtually every civilized country on earth, and employing the same genius which forced him into the forefront of the world's financiers, he incorporated his widespread benefactions into marvelously organized foundations charged with the mission of continuing that influence in perpetuity.

No more vital or picturesque force has been developed by the progress of American industry than Mr. Carnegie. The destiny of the "Ironmaster" was linked indissolubly with the romance of American steel and American industry generally, and he was to it what the master sculptor is to the plastic clay. With the touch of his genius he wrought his own memorial in his achievements for progress.

Financier of the first magnitude, captain of industry, author, traveler and philanthropist, Andrew Carnegie was yet simple and unassuming in his personal habits and life even at the height of his career, when stock market panics or national financial crises could hang on his word. He was gifted with a keen and unfailing fund of dry, Scottish humor and a ready sympathy for distress, and an appreciation for faithful service which usually took the concrete form of advancement and financial betterment.

Daughter Reaches Bedside Too Late.

So sudden was Mr. Carnegie's death that his daughter, Mrs. Roswell Miller, was unable to get to her father's bedside before he died. His wife and private secretary were with him at the end.

Mr. Carnegie had spent most of the summer in Lenox, coming here late in May, and up to a few weeks ago enjoyed himself in almost daily fishing trips on Lake Mahkeenac, which borders his big Shadow Brook estate, and in riding about his grounds.

He was taken ill Friday and grew steadily worse. His advanced age and lessened powers of resistance hastened the end.

Mr. Carnegie leaves his wife, who was Miss Louise Whitefield of New York, and his daughter Margaret, who married last April Ensign Roswell Miller of New York.

Mrs. Miller was at her home in Millbank, N. Y., when word came to her of her father's approaching death. She hurried to Lenox, but did not arrive until a few minutes after her father's death.

The marriage of Mr. Carnegie's only daughter, Margaret, on April 23, to Ensign Roswell Miller, U. S. N., was the last social affair the aged philanthropist and peace advocate attended here. The ceremony was performed at Mr. Carnegie's town house in the presence of 100 guests, the bride standing in a floral bower and Scotch bagpipes playing in accordance with her father's wish.

Arrangements for the funeral of Mr. Carnegie were to be made by the family later in the day. Whether the body would be removed to New York had not been decided.

Elihu Root Jr., son of former United States Senator Root, whose father for years had been Mr. Carnegie's counsel, expressed his sorrow today at the news of the ironmaster's death and said he would inform his father who is at his summer home in Clinton, N. Y.

Mr. Root declined to discuss Mr. Carnegie's affairs other than to say that he was a citizen of New York City and to admit that his will doubtless would be probated here. He intimated that the passing of Mr. Carnegie would have no effect upon the future of the Carnegie Foundation and similar philanthropies established by him.

Few men of his time were so widely known as Andrew Carnegie. He never stood in the limelight of politics. He never held public office. He was not more successful as a promoter of great business enterprises than several other conspicuous and contemporary captains of industry. But during the latter years of his life he actively pursued a policy which, if not new in principle, was impressively novel in its scope, and which therefore brought him into extraordinary prominence in all the English speaking countries and communities. That policy established him as the self-constituted trustee of his own fortune for public service.

In February, 1915, before the United States Commission on Industrial Relations, he stated that his public benefactions at that time amounted to $325,000,000.

The aggregate of Mr. Carnegie's wealth when his prosperity was at its summit may never be known. It was certainly stupendous, even in our generation of multi-millionaires. But his proclamation that a man who died rich dies disgraced was sustained by a practical demonstration of how not to hoard money that promised to leave comparatively little to be distributed after his death. He gave to hospitals, he built and endowed music halls, he aided universities, schools and colleges with a munificence more than princely, but his attention was directed chiefly to the work of educating the people through the erection of free libraries. His gifts in this direction cannot be recapitulated in detail. Almost every community of any size in the United States or Canada that chose to ask him for a library, as well as many that never asked at all, today employ to the betterment of citizenship these fruits of his philanthropy. To New York City he gave $5,200,000, and to St. Louis he gave $1,000,000 for one library. On libraries alone up to May, 1914, he had spent $53,000,000, and his beneficiaries comprised two thousand English speaking communities throughout the world. One of his libraries is in the Fiji Islands. In a lesser degree he similarly expended money in England and in Scotland.

His Birth and Childhood.

Andrew Carnegie's birthplace was a town famous in the annals of Scottish history. Situated thirteen miles from Edinburgh, Dunfermline had long been the seat of the sovereign who preceded Malcolm Canmore. Here Robert Bruce was buried and here was born the most picturesque and most unfortunate of all the Stuarts, Charles I. The date of Andrew Carnegie's birth was November 25, 1835. The boy was the son of William Carnegie, a weaver, whose meager opportunities for intellectual improvement had been used to the best advantage. He could speak from a public platform and write for the press of his day with a fluency unusual in one of his station. In politics he cut no little figure as the exponent of radical views, which were then unpopular in proportion as they were uncommon. An English writer has described William Carnegie's wife as "a remarkable woman of fine temperament and of great force of character, united with a strength of will and of determination fitted to overcome obstacles." She supervised the education of her son until he was considered old enough to go to school, which was not until he had reached the age of 8. To his mother, therefore, he was probably indebted for his wonderful grasp of opportunity and tenacity of purpose.

When Andrew was 12 years old a change came over the fortunes of the family. William Carnegie, who had been an independent operator, with several looms of his own and a number of apprentices, found his business ruined by the introduction of steam machinery. He could no longer hope to compete with the new factories in the production of linen. Therefore he determined to emigrate to the United States. In company with his wife and two boys, of whom Andrew was the elder, he came here in 1848 and settled in Allepheny City, opposite Pittsburg, then a place of about 10,000 inhabitants. Here young Andrew was put to work in a cotton factory, where he made $1.20 a week minding bobbins. Being of an observant nature, the youngster soon learned how to run some of the smaller engines, so that before long he was put in charge of one of these machines in a small establishment devoted to the manufacture of bobbins. Here he remained for a year, until he got a job as messenger boy in the office of the Ohio Telegraph Company, for which service he received the munificent wage of $2.50 per week. Of this transfer of allegiance Mr. Carnegie has written: "My entrance into the telegraph office was a transition from darkness to light—from firing a small engine in a dark and dirty cellar into a clean office, with bright windows and a literary atmosphere, with books, newspapers, pens and pencils all around me. I was the happiest boy alive."

And it was well for him and for those near to him that his ambition was matched by his capacity and his opportunities, for shortly after he acquired some knowledge of Morse his father died and the task of supporting his mother and younger brother devolved upon him. A place as telegraph operator at $25 per month was offered to him. To this income he added perhaps $5 more a month by copying messages for newspapers. In his new field he was easily in advance of the great majority of his contemporaries. He had become so expert in reading messages by sound that he could accomplish a great deal more than operators who clung to the older and, as it was then deemed to be, the safer method.

His Entry Into Railroad Work.

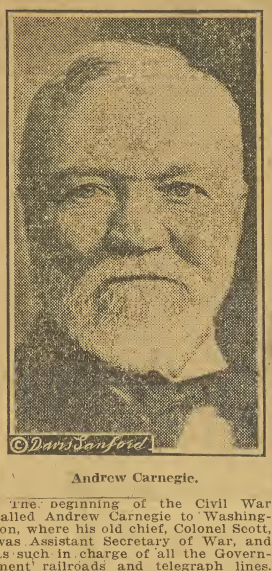
Such was the reputation for proficiency acquired by him at the keyboard that he was called into the service of the Pennsylvania Railroad Company as an operator in charge of an important station, where he became train dispatcher as well as a transmitter of messages. From that point his promotion might almost be termed extraordinary. He was fortunate in attracting the attention of Colonel Thomas A. Scott, superintendent of the Pennsylvania system, and soon afterward he obtained the appointment of private secretary to that official. This change necessitated his removal to the head offices of the company, where he still further strengthened his grip upon the situation by displaying executive ability of the highest order. When Colonel Scott was advanced to the vice presidency of the company Andrew Carnegie received through his influence the position of superintendent on the Western Division of the road. While on a tour of inspection in the district assigned him he casually met a man named Woodruff, who invited the young superintendent to examine the model of an invention which he was about to put upon the market. It was a model of the first sleeping car. Mr. Carnegie thus narrates the incident in his "Triumphant Democracy":

"He had not spoken a minute before, like a flash, the whole range of the discovery burst upon me. 'Yes,' I said, 'that is something which this continent must have.'

"Upon my return I laid it before Mr. Scott, declaring that it was one of the inventions of the age. He remarked, 'You arc enthusiastic, young man, but you may ask the inventor to come and let me see it.' I did so, and arrangements were made to build two trial cars and run them on the Pennsylvania Railroad. I was offered an interest in the venture, which, of course, I gladly accepted. * * * The notice came that my share of the first payment was $217.50. How well I remember the exact sum. But two hundred and seventeen dollars and a half were as far beyond my means as if it had been millions. I was earning $50 per month, however, and had prospects, or at least I always felt that I had. I decided to call on the local banker and boldly ask him to advance the sum upon my interest in the affair. He put his hand upon my shoulder and said: 'Why, of course, Andie, you are all right. Go ahead, here is the money.'

"It is a proud day for a man when he pays his last note, but not to be named in comparison with the day in which he makes his first note, and gets a banker to take it. I have tried both and I know. The cars paid the subsequent payments from their earnings. I paid my first note from my savings, so much per month, and thus did I get my foot upon fortune's ladder. It is easy to climb after that. And thus came sleeping cars into the world." And thus, too, began Andrew Carnegie's career as a manufacturing capitalist.

FAMOUS PHILANTHROPIST WHO DIED THIS MORNING



Andrew Carnegie.

The beginning of the Civil War called Andrew Carnegie to Washington, where his old chief, Colonel Scott, was Assistant Secretary of War, and as such in charge of all the Government railroads and telegraph lines. One of Carnegie's first duties was to re-establish railway communication between Annapolis and the capital, which had been interrupted at the outbreak of hostilities. General Butler, at the head of the Massachusetts troops, was dependent for the movement of his men upon the working force under Carnegie's command. Carnegie was on the field at Bull Run as superintendent of railway communication. But the excitement of the Civil War epoch did not seriously disturb the young man's progress toward financial conspicuity and indpendence. He obtained money enough to make himself partner in a company formed to purchase the so-called Story Farm on Oil Creek, in the State of Pennsylvania. The price given for this property was $40,000. Again we may quote Mr. Carnegie's account of an important crisis in his march toward opulence:

"Our experience with the farm may be worth reciting. Its value rose to $5,000,000; that is, the shares of the company sold in the market upon this basis, and one year it paid in cash dividends of $1,000,000—rather a good return upon an investment of $40,000."

The Beginning of His Career as an Iron King.

Andrew Carnegie's entry upon the field of industry in which he was afterward destined to achieve such extraordinary pre-eminence was due largely to the determination of the Pennsylvania Railroad Company to substitute iron bridges for wooden oncs. The advantages of the new bridge over the older type were so manifest to Carnegie that he led the way in the formation of a company of Pittsburg men who determined to devote their energies and capital to the construction of railway bridges of cast iron. Thus the Keystone Bridge Works came into being. The Bridge Works was the parent of the Union Iron Mills, which, in turn, were followed by a steel rail mill after Carnegie, in 1868, had personally inspected the changes on the great English railways, whcre the rail of iron was rapidly giving place to the rail of steel. This visit to England was also directly responsible for the introduction of the Bessemer process in American steel froundries.

Andrew Carnegie was soon somewhat of an iron king. He extended his control still further when he bought out the Homestead Steel Works of Pittsburg. By 1888 he owned seven great foundries and mills—the Homestead Steel Works, the Edgar Thomson Steel Works, the Duquesne Steel Works, the Lucy Furnaces, the Keystone Bridge Works, the Upper Union Rolling Mills and the Lower Union Rolling Mills. These were all later consolidated in the Carnegie Steel Company, Limited. In the Homestead works alone more than 4,000 men have been employed at one time. In the various establishments under the control of the Carnegie Company are manufactured armor plate for warships, building frames, steel rails, bridge material and a hundred other forms of structural iron and steel. Some years ago, just before the Carnegie Steel Company entered the trust, the estimated monthly capacity of its mills and foundries was 140,000 tons of pig iron and 160,000 tons of steel ingots. At that time 25,000 men were in its employ, whose wages represented a daily expenditure of $50,000. Its capital was about $60,000,000.

Getting Rid of His Millions.

Mr. Carnegie on one occasion publicly repudiated the title of philanthropist. He declared that his gifts for libraries and other educational purposes were mere business investments from which he derived a certain profit more than compensating him for the sacrifices he had made. In 1903 an effort was made by the Bureau of Education at Washington to tabulate Mr. Carnegie's gifts to date. The result was not entirely satisfactory because it was difficult to compute the exact amount, but the following instructive figures were given to show how his wealth had been distributed by countries:

Canada	$876,500
Cuba	252,000
England	420,000
Ireland	65,500
Scotland	13,078,750
United States	52,270,173
Miscellaneous gifts, Great Britain	250,000
Grand total	$67,212,923

In 1901 Mr. Carnegie set aside $10,000,000 for the endowment of the Carnegie Institution for higher research to be established in Washington; he gave $2,000,000 to his pet technical school in Pittsburg, which up to 1915 had received $24,000,000 from him. He gave $5,200,000 to the City of New York for the establishment of sixty-five branch libraries; he appropriated $9,000,000 to found an annuity fund and pension for the laborers employed in his great steel plant at Homestead; he gave $1,000,000 for free libraries at Braddock, Homestead and Duqucsne in the State of Pennsylvania; he gave $750,000 each to San Francisco and Detroit for library purposes; he added $300,000 to the endowment of Cooper Union; he gave $260,000 to Syracuse for a library and $200,000 for a similar purpose to the city of Seattle; to the upper Iowa University at Fayette he gave $225,000 to help out an endowment fund. In the same year he made 125 other gifts in sums ranging from $2,500 to $100,000. The total amount of his contributions to all purposes for the ycar 1901 was estimated to be $30,243,500. Naturally one would suppose that Mr. Carnegie had made a tremendous hole in his fortune in twelve months and that the stream of beneficence would thenceforth flow in diminished volume. But no. He kept on giving away millions as ordinary men of charitable inclinations give away their hundreds. He gave $10,000,000 in one lump to establish free education at the leading universities of Scotland. He gave $2,500,000 to Dunfermline, the city of his birth, with the express stipulation that the gift should be used for the maintenance of a theater, for the encouragement of horticulture among the working classes, for the advancement of technical education and for the preservation of the estate of Pittencrief as a public pleasure ground. It may be added that this estate contains one of the most interesting of Scottish historical monuments, the tower in which was celebrated the wedding of Malcolm Canmore to the Princess Margaret. On April 22, 1903, Mr. Carnegie signalized the sixteenth anniversary of his marriage by giving $600,000 in United States steel bonds to Booker T. Washington's institute for the technical training of colored men at Tuskegee, Ala., and $1,500,000 to establish a Palace of Peace at The Hague, where the International Court of Arbitration might find a permanent home. The terms of the gift to the Alabama institution, to which, by the way, Mr. Carnegie had previously contributed about $10,000 a year, included a provision for the payment of such a sum to Mr. Washington as would relieve that distinguished worker from all carc as to his personal and family expenses, thus cnabling him to devote all his energics to the cause of negro education.

His Gifts for the Benefit of His Employes.

It is useless to attempt to give a detailed account of Andrew Carnegie's career as a public benefactor. His liberality assumed so many different forms and was manifested with such frequency that a mere resume of what he gave away would fill more columns than this sketch can be permitted to occupy. It is not extravagant to say that in the whole history of the world there is no record of a man who distributed wealth so largely or so freely as he. Bitterly assailed by critics, who argued that his gains were ill-gotten, he answered not a word.

Mr. Carnegie's business career as a whole suggested that he was particularly careful of his employees, that he was ready at all times suitably to reward honesty, fidelity and efficiency. In November, 1901, he made liberal gifts of steel trust bonds to department superintendents in his various establishments. Eight of these men received outright gifts amounting in each case to $35,000, while the others got sums ranging from $10,000 to $25,000. In making an address before the Iron and Steel Institute of London in May, 1903, Mr. Carnegie expressed his conviction that the best way to do business was to make workmen as far as possible participators in the profits of their employers.

The Reverse of the Medal.

There is, however, a reverse to the medal in Mr. Carnegie's dealings with his business associates. Astonishing statements were made in the "History of the Carnegie Steel Company," published in limited form in August, 1903, by James Howard Bridge, formerly private secretary to Mr. Carnegie. He partly explained the enormous revenues of the company by quoting Charles M. Schwab's statement that steel rails could be produced for $12 a ton at a time when the consumer was taxed $28 per ton—certainly permitting an enormous margin of profit and suggesting a strong argument for tariff revision. Mr. Bridge advanced the view that the unparalleled success of the Carnegie enterprises in the years following the defeat of the great Homestead strike was primarily due to the courage and resource of Henry C. Frick, Mr. Carnegie's partner in those enterprises.

Carnegie was the principal stockholder in the H. C. Frick Coke Company. He had always argued that the steel company should receive special rates in its purchases of coke, while Mr. Frick held to the contrary. Hence the beginning of a very bitter quarrel. In November, 1889, Mr. Frick, smarting under a charge of sharp practice preferred by Mr. Carnegie, made a severe attack upon his associate at a meeting of the Carnegie Steel Company, in which he was then a shareholder to the extent of 15,484 shares. He charged that Mr. Carnegie had always used the Frick Coke Company as a convenience; that its credit had been too freely traded upon by the steel company; that its properties had been systematically depreciated by Mr. Carnegie and his cousin and business associate, George Lauder; that Mr. Carnegie had threatened ruin to the coke concern if it did not furnish him with its products at cost or thereabout; that Mr. Carnegie had maligned him (Frick) by declaring that he had no right while chairman of the board of managers of the Carnegie Steel Company to purchase as a private speculation land which he knew the steel company would eventually have to buy from him.

This outbreak appears to have determined Mr. Carnegie in his resolve to force Frick out of the steel company. Charles M. Schwab and Henry Phipps tried in vain to preserve peace. Frick resigned from the company on December 5, 1899.

His Personal Appearance.

Mr. Carnegie's personal appearance could not be described as impressive. He once wrote of himself as "ponybuilt." He was 5 feet 4½ inches in height and weighed about 160 pounds. He had gray hair and a beard and mustache, which, in his later years, were almost snow-white. He had a small nose, a square chin, a broad forehead, a firm, set mouth and blue eyes that sparkled with a quaint humor when he talked. His individual tastes were not extravagant, nor did he encourage extravagance or display in his household. He did not marry until comparatively late in life, when Miss Louise Whitfield, the daughter of a dry goods merchant of this city, became his wife. They had one child, a daughter, for whom her father is said to have provided a most modest competence, considering the temptation which occasionally must have urged him to make her a great heiress. "I would as soon leave my son a curse as the almighty dollar," Mr. Carnegie once said, and, although he did not literally apply this doctrine in the case of his daughter, he always steadfastly insisted that she should never be burdened with great wealth. Early in 1901 he completed the construction of a magnificent residence at the corner of Ninety-first street and Fifth avenue, Manhattan, but, while he usually spent his winters there, most of his time was passed abroad on his Scotch estate, Skibo, where he led the simple life that pleased him best, playing golf in his leisure moments and superintending the work of some

two score servants employed about his house and grounds.

His Memorable Offer to Buy Philippine Independence.

Mr. Carnegie had an intense hatred of war, and at one time made himself conspicuous by offering to refund to the Government of the United States the $20,000,000 paid to Spain under the treaty of Paris as compensation for the transfer of the Philippine Islands. He believed that this country had made a grave error in entering upon a course of imperial expansion and he was afraid that persistence in that course would result—as, in fact, it did—in war with the natives of the islands.

Mr. Carnegie as Peace Promoter, and as a Pension Giver.

Andrew Carnegie gave many millions as a promoter of peace, and he gave also munificently for pensions to his old employees and the widows of friends. One of his greatest ideals was the abolition of war, a hope he cherished in the face of almost continual international conflicts. He gave $10,000,000 toward an International Peace Fund, and built the Peace Palace at The Hague in 1913, and in 1911 he gave $750,000 to the Bureau of American Republics at Washington. Twenty-one American republics bestowed upon him a gold medal bearing on one side the words "Benefactor of Humanity," and on the other, "The American Republics to Andrew Carnegie."

He carried out his pet idea of a Hero Commission, endowed in 1905 with $11,000,000, by which hundreds of men, women and children have been rewarded with Carnegie medals or pensions for acts of heroism in the rescue of imperilled persons. He later extended similar benefactions to several foreign countries.

He established the Carnegie Foundation for the Advancement of Teaching, with a total fund of $15,000,000, which has taken up efficiency surveys of educational work, aided many institutions, and provided pensions for college professors. In 1911 he capitalized his educational benevolence, so that his gifts to libraries, colleges and other institutions, should live after him, by establishing the Carnegie Corporation with a fund of $25,000,000.

Before he sailed for Scotland in 1901, after selling out to the Steel Trust, as the United States Steel Corporation was called, he set aside $5,000,000 for the workmen of the Carnegie Steel Company as a parting gift and $4,000,000 for pensions to the men. In February, 1915, there were 2,521 beneficiaries of the Carnegie Pension Fund.

After retiring from business Mr. Carnegie found that the widows of a number of his friends were sorely troubled how best to secure the safety of funds left to them. He volunteered to accept the money of one widow, giving her his note for the amount and agreeing to pay her 6 per cent. a year. He continued to do this as other friends passed away until, in 1913, the number of depositors reached 148, with a total of more than $3,000,000 in deposits.

In 1915 the total number of pensioners on his list was 481, receiving a total of $214,954 a year.

When the great ironmaster was before the United States Commission on Industrial Relations in February, 1915, his good nature and his wit won over to him a hostile audience of socialists, single taxers and followers of the I. W. W. The chairman of the commission, himself a man with socialistic leanings, soon found his audience carried away by the smiling witness.

"What is your business?" said the well-primed chairman.

"My business is to do as much good in the world as I can; I have retired from all other business," was the reply of the witness.

A little later the chairman of the Commission said:

"Now I just want to ask you a question or two, Mr. Carnegie, and then we will excuse you."

"I am not in a hurry, I am enjoying this immensely," retorted the witness, and again the hearers shouted with mirth.

Of Mr. Carnegie's achievements in authorship much might be said. Having the capacity to think clearly, he also had the faculty of incisive and direct expression. He was not a master of literary style, but he could coin epigrams that will do more to preserve his productions than any mere smoothness of diction could ever do. In 1879 he published "Notes of a Trip Around the World," and in 1883 "Our Coaching Trip" appeared. Both of these were originally printed for private circulation only, but the demand for public editions was so insistent that Mr. Carnegie wisely complied with it. In 1886 his "Triumphant Democracy" was issued, and within two years had reached a circulation of 40,000 volumes. He also wrote many magazine articles and pamphlets, all of which reflected the views of a student and a logical thinker. He also wrote "The Gospel of Wealth," 1900; "The Empire of Business," 1902, (since translated into eight different languages); "The Life of James Watt," 1905, and "Problems of Today," 1909.

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Financiers' Tributes To Carnegie—"Greatest Man I Ever Knew"—Schwab

"The world has lost a great man and a great benefactor to humanity," was the comment of Charles M. Schwab, chairman of the Bethlehem Steel Corporation, when informed today at his country home at Loretta, Pa., of the death of Mr. Carnegie.

"It would be difficult for me to find words to express my love and admiration for Mr. Carnegie, my friend, my partner and associate for forty years," said Mr. Schwab.

"He was the greatest man I ever knew and he had a heart so filled with tender sentiment, especially with reference to his associates, as to make him beloved, as well as admired, by all those who came into business or social contact with him.

"The world has lost a great man and a great benefactor to humanity and I have lost a friend greater than whom no man ever had."

James B. Clews of Henry Clews & Co., bankers, said today: "The death of Mr. Carnegie removes one of the greatest characters the world has ever known.

"Perhaps no one will ever know his total benefactions but that they equalled fully three hundred and fifty millions is generally recognized. Nor will it be known until his will is filed what part of his vast fortune he retained at the time of his death. But in all probability, this will approach close to three hundred and fifty million, a large portion of which no doubt will go to charity. Mr. Carnegie's life was a well rounded out one, and it is safe to say that he made every one of his 84 years count to the utmost."

George W. Perkins, who is chairman of the finance committee of the Carnegie Foundation, said:

"I am deeply grieved to hear of Mr. Carnegie's death. He was a very great American. One of the last talks I had with him was about profit sharing. He was most enthusiastic in his commendation of the steel corporation's profit-sharing plans, and expressed the belief that the principle of profit sharing was destined to be a great factor in solving the existing problems between capital and labor."

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ANDREW CARNEGIE.

The great millionaire who was commonly, if inaccurately, credited with saying that it was sinful for a man to die rich, has passed away. How much Andrew Carnegie had left at the age of 82, the world does not know; his interests were so diverse that perhaps he did not know himself. He had given away more than $350,000,000 for what he believed to be the good of humanity. He was not rich as millionaires count riches.

Mr. Carnegie's career is one of almost unique inspiration. Many other giants in the world of industry and finance have been self-made as he was; beginning work with little education, saving with stern self-denial, investing with business imagination, coming to the top by the law of the survival of the fittest. But here was a man whose sympathies were not deadened, whose soul was not atrophied, whose intelligence was not narrowed in the process of making himself what he was. A true American patriot, though a native of Scotland, he found the opportunity for public service in the Civil War and embraced it. His work as Superintendent of Military Railroads and Government Telegraph Lines in the East was highly appreciated by Abraham Lincoln. But the sympathy of Carnegie embraced the whole world. Furthermore, his prophetic instinct told him twenty years before the World War came that such a tragedy was to be feared. He had been speaking and writing and working for the ending of war five years before his 1903 gift of $2,500,000 for a Temple of Peace at The Hague. He was shocked, of course, when the storm broke in 1914, but he was not surprised. His had been the voice of one crying in the wilderness, unheard, the Cassandra warning against the inevitable.

It is a curious thing that the Temple of Peace has hardly found a mention in the newspapers in connection with the peace that follows the war. Holland is largely responsible for that fact. Holland getting rich out of trade with Germany did not commend herself to the friendly consideration of the Allies. Otherwise we suppose the Temple of Peace, now only a monument to Mr. Carnegie, would have been made the headquarters of a certain League of Nations.

Nor was the Pittsburg Captain of Industry blind to the class war between Labor and Capital which was developing not merely in this but in other civilized lands. He firmly believed that this was as unnecessary, as un-Christian as wars between nations. His friends have sometimes said that the saddest day of his life was when he got the news in Scotland, on a July morning in 1892, of the battling that had begun at Homestead. He had gone away, leaving Mr. Frick in charge. It is needless to enter into the question whether Frick was unjust or not. A strike came in the Carnegie works. A barbed wire fence fifteen feet high was built around the plant. Three hundred Pinkerton detectives and rifles to arm them were brought in by water. Who fired first in the initial battle has never been determined. But in the sequel workmen used a brass cannon against the works; there were repeated fusillades and eleven strikers were killed. Mr. Carnegie, as we remember it, never formally approved or formally disapproved of what Frick had done. He knew that the strikers were chiefly foreigners whose passions felt little self-restraint. But his grief was real and well understood by his acquaintances. Commonly, Andrew Carnegie had been a just and generous employer. His gift of $5,000,000 to the concern's benefit fund for employees was an illustration of his sentiment.

Before his retirement from business, when the Carnegie company was merged in the United States Steel Corporation, the Carnegie gifts to public purposes were figured at $40,000,000. To the Institute at Pittsburg the initial gift was $10,000,000. It was raised to $24,000,000. The total granted to the Carnegie Institution in Washington was $22,000,000. More than $60,000,000 was contributed for library buildings in various cities and towns of the United States. The universities of Scotland got $10,000,000. The $750,000 Pan-American Palace in Washington was significant of Mr. Carnegie's faith in our future hegemony in the new

world. The Hero Funds for the United States, for Great Britain, for France and Germany, for Sweden, Norway, Switzerland, Italy, Denmark and Holland were interesting and stimulative. It may be curious to note that in this Hero Fund allowance $1,000,000 was given to France and $1,500,000 to Germany. Population, of course, was the basis of the estimate. And there were heroes in Germany as elsewhere.

Recurring to Mr. Carnegie's prophetic sense it is worth remembering that he always held fast to the idea of a perfect sympathy between this country and Great Britain, to the notion of Anglo-Saxon unity, the conception which brings most of hope to world-civilization in its present disturbances. To his mind, friction between London and Washington, between England and America, was never to be thought of. Therefore, to him, the Venezuela episode was inexplicable.

Andrew Carnegie became an LL.D. by virtue of degrees from several colleges and universities, despite his early disadvantages. His best known publications, "Triumphant Democracy," "The Gospel of Wealth" and "Empire of Business," had a virile strength about them, if little of artificial polish. They were written from the heart. Love of humanity is the central thought of each. It was the very keynote of Mr. Carnegie's career, the greatness of which will be measured not by the dollars-and-cents value of his donations, but by the dominating motive of them all, a motive compelling universal admiration.

AUG 11 '19

Death of Andrew Carnegie.

The death of Andrew Carnegie at Stockbridge, Mass., today, recalled to many old-timers in Wall street the fact that Mr. Carnegie has been the largest holder of U. S. Steel Corporation bonds, and that not a single one of the bonds that he received from the corporation for the Carnegie Steel Company, in 1901, has been sold. He received $303,450,000 in securities of the steel corporation when his holdings were transferred. Mr. Carnegie's interest never included Wall street, and despite the fact that he was credited with being one of the world's richest men, he is said to have taken no interest whatever in the security market.

AUG 14 '19

ANDREW CARNEGIE'S RELIGION.

"Count me as one who loves his fellow men." The Abou Ben Adhem enthusiasm is perhaps the best formulation of the creed that Andrew Carnegie preached and practiced. We may imagine that if he had been picking out a text for a funeral discourse over his own mortal remains he would have chosen First John, iv:20: "He that loveth not his brother whom he hath seen, how can he love God whom he hath not seen?" He is said to have remarked in giving money for a fine church organ: "I can always accept as orthodox what the organist offers to the services." This is a thought cognate to the epigram of George Bernard Shaw: "A fine cathedral would be a marvelous educating influence for the masses if people would not desecrate it by holding services there," an epigram which Mr. Carnegie may have smiled over but would not have accepted. Probably, however, the Froude saying, "The Lord was the author of religion, but the Devil invented theology," would not have shocked him.

It is not likely that the obsequies at Lenox were actually delayed by the difficulty of selecting a clergyman and a ritual for the funeral, yet the question may have come up, probably did come up. The composite Presbyterian and Congregationalist service determined on at Shadowbrook was the best solution.

This passage from "The Gospel of Wealth" shows that the philanthropist, though keeping his own mind fixed on practical and more or less material problems, realized the charm of devotionalism in the Church:

> Once within its massive circle, its denizens live there an inner life more precious than the external, and all their ways are hallowed by the radiance which shines from afar upon this inner life, glorifying everything and keeping all right within.

St. Thomas a'Kempis might have written those words. Often and forcefully Mr. Carnegie wrote and spoke of the usefulness of the Church to civilization, of his own faith in an overruling Providence. Without that faith his life could not have been what it was.

AUG 14 '19

SIMPLE SERVICES HELD FOR CARNEGIE AT SHADOWBROOK

Presbyterian Ritual Used Took 20 Minutes—To Be Interred at Sleepy Hollow.

Lenox, Mass., August 14—The funeral of Andrew Carnegie was held at Shadowbrook, his summer home in the Berkshires, today. There was no eulogy and there were no pall bearers.

The service was as simple as were the tastes and habits of the man in life. Fully one-half of the 60 persons present were members of the household. The others were intimates of the family.

The ritual of the Presbyterian Church was used by the officiating clergyman, Dr. William Pierson Merrill of the Brick Presbyterian Church, Fifth ave., New York, which the Carnegies attended and of which Mrs. Carnegie and her daughter, Mrs. Roswell Miller, were members. The day upon which his daughter Margaret united with this church was declared by Mr. Carnegie to be the "happiest of his life," and Dr. Merrill has said that with advancing years Mr. Carnegie gave evidence of increasing interest in the society.

A mired quartet from this church sang three hymns which have been the favorites of the philanthropist and former iron master. Dr. Merrill was assisted by the Rev. Benson N. Wyman, pastor of the Lenox Congregational Church, where Mrs. Carnegie frequently worshipped during the summer months.

Body Taken to Tarrytown.

At the conclusion of the service, which occupied barely 20 minutes, the body, accompanied by most of the party, was removed in a motor car to Hillsdale, N. Y., where a funeral coach was in waiting. This car was attached to the regular train of the New York Central Railroad, leaving at 1:11 o'clock this afternoon for Tarrytown. Thence the body was to be taken by automobile to Sleepy Hollow for interment in a lot chosen by Mr. Carnegie some years ago.

The service at Shadowbrook was held in the great reception room on the first floor at the east end of the mansion overlooking Lake Mankeenac, one of the ebauty spots of the wonderful estate and where Mr. Carnegie had spent many happy hours at his favorite pastime, angling.

The body reposed in a severely plain casket placed in the center of the room and all but hidden in a wealth of floral pieces. The mahogany of the casket was covered with heavy black broadcloth. A small name plate of silver bore only the inscription, "Andrew Carnegie, born at Dunfermline, Scotland, November 25, 1835. Died Lenox, Mass., August 11, 1919."

Just before 10:30 o'clock this morning, the hour set for the funeral, those who were to hear the last rites entered the room and grouped themselves about the casket. With Mrs. Carnegie and her daughter, Mrs. Roswell Miller, who were in conventional mourning, were the daughter's husband, Ensign Miller, Mrs. Morris Johnson, a niece of Mr. Carnegie; his nephews, Andrew and Morris Carnegie; Mrs. Carnegie's private secretary, Archibald Barrow, and John Poynton, who had long served the master of the house in a similar capacity.

Prominent Men Present.

Next in the circle were notable representatives of those who had helped the industrial giant to make his millions and others who had helped the philanthropist distribute the major part of those millions for humanitarian purposes. Among these were Charles M. Schwab, once president of the Carnegie Steel Company; Robert A. Franks, business adviser of the iron master for many years, treasurer of the Carnegie corporation and of the Carnegie foundation for the advancement of teaching; the Rev. Frederick H. Lynch, who represented the Carnegie peace foundation during the Peace Conference at Paris and Oliver Ricketson. Others intimately associated with the family were Mrs. Henry Phipps, wife of Mr. Carnegie's old partner in the steel business, and their son, Howard; Dr. R. S. Woodward, president of the Carnegie Institution at Washington; Elihu Root Jr., representing his father in the matter of the Carnegie endowment for international peace, and James C. Greenway.

Seated near these were all those of the household who had ministered to the home comforts of the master of the house. Many of these had been long in the employ of the family.

The clergymen, wearing gowns, stood at the head of the casket and back of them were the members of the quartet, directed by Clarence Dickinson, organist of the Brick Presbyterian Church. The singers were Miss Rose Bryant, Miss Marie Stoddardt, Frank Croxton and Grant Kimball.

The service opened with the singing of "O Love, That Will Not Let Me Go." The Rev. Mr. Wyman recited the two prayers of the ritual and followed these with the Lord's Prayer. The quartet then sang "He Leadeth Me." Dr. Merrill read the passages appointed from the psalms and the service closed with the singing of "Crossing the Bar." As the voices of the singers died away, the benediction was pronounced by Dr. Merrill.

Rain fell heavily throughout the morning but shortly before the funeral hour the skies gave signs of clearing.

AUG 14 '19

CARNEGIE'S FAITH IN THE LEAGUE.

Written two days before his death, the letter to Charles C. James from Andrew Carnegie is possibly the philanthropist's last expression on any public question. Mr. Carnegie's deepest sentiment had been for a long term of years hatred of war; his aspiration had been to do something to end the possibility of war. James, the cartoonist, had made a picture showing

AUG 23 '19

crowned heads deposed by peace. This picture had appealed strongly to Mr. Carnegie, who in his letter quoted the Burns lines about the day

That, man to man, the world o'er;
Shall brothers be, and a' that.

Then the veteran enthusiast added:

I believe this happy condition is assured by the League of Nations; and that civilization will now march steadily onward with no more great wars to mar its progress. I rejoice in having lived to see the day.

This message from a broad, kindly soul ought to be read to the Senate in Washington. Some of the quibbling politicians would blush, but blushing is an homage that littleness owes to greatness.

AUG 17 '19

Any church in America would have admitted Andrew Carnegie gladly on his simple profession of faith. Questioning his orthodoxy after his death is profitless and provoking; now isn't it?

AUG 27 '19

CARNEGIE'S EXAMPLE

Editor Brooklyn Daily Eagle:

Mr. Carnegie has for some years been such a public character by his accumulation and distribution of wealth that the daily press are, to some extent, justified in holding him up as an example of how to solve the problem of the possession of large wealth. But his intimate friends, the business public and especially our boys and young men may well hesitate before they look upon these as the final test of character and of the value of public service. The accumulation of such a vast fortune was possible only because of an extraordinary combination of circumstances. Events had been preparing for many years for the expansion of the business in which he was interested. His own genius as an inventor and for the organization of industry were factors not likely to appear again in such a combination for a generation. To hold up the success of Mr. Carnegie is an illustration of what may be accomplished by energy, enterprise or the successful grasping of the details of business is not the way to make the best use of his example. A society composed of such men would not be an ideal society. Mr. Carnegie was also fortunate in living at a time when the distribution of great wealth was likely to issue in permanent benefit to society. It was a period when great problems—scientific, educational, philanthropic, economic—were awaiting the successful administration of a genius for organization and economic insight. To distribute such a vast fortune without injury to existing social institutions was a task from which a greater genius than even Mr. Carnegie might ask to be excused. How far he has succeeded, the future alone will reveal. That he has been successful to such an extent has been due to his ability to appreciate the best things and give them a permanent place in his benevolence. These are the things that dispel ignorance, promote peace, glorify the home and enlarge the national life. These are the fitting measure of the man and of the value of the service that he has rendered to this generation. They will intensify and deepen his influence as the days go by. In the selection of men to co-operate with him in the distribution of his wealth, Mr. Carnegie was especially fortunate. This has enlarged the scope of his philanthropy and developed a class of social workers of untold value to society. These, and not the gratification of personal tastes, are the things that will make his example worthy of imitation by the young men of this generation.

F. W. OSBORN.

Brooklyn, August 21, 1919.

ANDREW CARNEGIE'S WILL.

The will of Andrew Carnegie carries out fully the spirit of his life. Mr. Carnegie never said "A man who dies rich, dies disgraced," but he did, perhaps, more than any other man to give vitality to the doctrine of the trusteeship of wealth, when that phrase came into general use about the beginning of the century. He believed in rich men becoming their own executors during their lives, and in pursuance of that belief he gave away $350,000,000 himself and left an estate of less than one-tenth of that sum to be disposed of by his will.

The wisdom and generosity of that document, as well as the wide scope of friendships and interests which it reveals, afford the best possible tribute to the character of the man. The part of the will which causes the most comment is the list of annuities to public men. It shows a range of friendships and a breadth of interest in this country and Great Britain quite without precedent. The annuities to ex-President Taft and to Mrs. Roosevelt and Mrs. Preston—Mrs. Cleveland when the will was drawn—may be taken as a plea to Congress to provide adequate pensions for retiring Presidents and it is a plea which should bear fruit. The general recognition of the fitness of Mr. Carnegie's gifts should quicken the public conscience regarding a duty too long neglected. The other personal gifts to Walter Damrosch, Henry S. Pritchett, administrator of the Carnegie Pension Fund; to Miss Wilson of the Normal College and to Miss West of the Carnegie School, show a keen appreciation of those who are doing valuable work for this country. The gifts abroad, to Lloyd-George, to John Morley, to John Burns, Thomas Burt and John Wilson, members of Parliament, mark friendships creditable to the character of the testator and show his generosity. The spirit of the man breathes also in his generous remembrance of all those who had been in his personal service and in the terms in which it is expressed. As an epitome of the character of a good American this will, with the endowments which preceded it during Mr. Carnegie's life, makes a monument as enduring as stone or bronze.

AUG 30 '19

Seven of Carnegie Millions To U. S. as Tax, Estimate

Experts who like to dive into millions of figures are already estimating the size of the inheritance tax the Carnegie estate will have to pay on the $30,000,000 fortune left by the iron-master, who gave away $350,000,000 during his lifetime. According to these figure solons, the Federal treasury will be enriched by about $7,000,000 when they settle up the tax.

Under the will, the estate pays the inheritance tax, all beneficiaries thus being relieved of paying or accounting to the Federal and State treasuries. The income taxes on the different annuities, of course, will be paid by the beneficiaries.

Some doubt seems to attach itself to such annuity bequests as those given to David Lloyd-George, Lord Morley and the Right Hon. John Burns. Who gets the income tax? If the principal goes to England, there will be only the inheritance tax to pay upon it here. If the annuity is paid from this side, the beneficiaries abroad are subject to local income taxes.

Mrs. Carnegie is allowed a $5,000 exemption, along with the daughter and other blood relations. Any amount in excess of that sum is taxed by the State on a graduated scale. One per cent. on the first $25,000, 2 per cent. on the next $75,000, 4 per cent. on the next $103,000, and so on. The United States Government will collect on the first $9,000,000 a tax of 22 per cent., or about $1,681,500. Any sum in excess of $10,000,000 that may come to her through the will nets the Government a 25 per cent. tax.

If, as indications seem to point, Mr. Carnegie's estate totals $30,000,000, the sum in excess of $10,000,000 is $20,000,000, netting the Government $5,000,000. This brings the total tax up to just a little short of $7,000,000.

The process of fixing the income taxes on the annuities is not as complicated as it seems. Mrs. Theodore Roosevelt receives $5,000 a year, under the will. The State Insurance Department will ascertain Mrs. Roosevelt's age, make an estimate of the probable number of years she may be expected to live and then, with the aid of their formulae tables, will fix the income tax accordingly.

The following exemptions may be claimed: Funeral expenses, administration expenses, executors expenses, attorneys fees, debts of deceased, unpaid mortgages, net losses during settlement, support of dependents, property identified as having been taxed within five years, charitable and public bequests and miscellaneous.

VOLUME 23
SCRAPBOOK RE
CARNEGIE'S DEATH,
1919
PAGES 179-185 BLANK, NOT
IMAGED

LE RAYON DE LA LANTERNE

A Travers les Feuilles

M. CARNEGIE EST MORT...

C'était un grand de ce monde. Il avait conquis cette puissance : l'Argent, et il n'en mésusait pas. Ce milliardaire savait n'être pas nouveau riche. Le *Figaro* publie de lui une nécrologie dont j'extrais ce passage :

Promu conducteur de machine, il abandonne la filature et devient, à New-York, « petit télégraphiste », à la suite de quoi, et grâce à une habileté de l'œil et de la main qu'on remarque,il est nommé opérateur.Cent vingt-cinq francs par mois. Il a quinze ans.

Le voilà entré au chemin de fer de Pensylvanie. Il y fait ses premières économies, achète ses premiers titres. A vingt-trois ans, il est chargé par son patron, devenu secrétaire-adjoint à la guerre, de la direction des chemins de fer et télégraphes du gouvernement. Un hasard l'amène à découvrir l'extraordinaire richesse naturelle des puits de pétrole de Pensylvanie. C'est sa première grande affaire. Il voit s'élever à cinq millions de dollars la valeur d'une ferme qui lui en a coûté quarante mille. C'est le départ pour l'immense fortune. Carnegie a trente ans. La création de sa fonderie, à Pittsburg, fera de lui, en peu d'années, le Roi du Fer.

Mais, le Roi du Fer était un jeune homme simple, en 1863. Il est resté un homme simple toute sa vie.

Il ne buvait pas d'alcool. Il ne fumait pas. Il était un homme de famille, amateur de chasse et de pêche. Il jouait au golf, et, fidèle aux anciennes coutumes de sa patrie — ayant acheté le château de Skibo, en Ecosse, il ordonnait, dit un de ses biographes, que ses hôtes fussent éveillés, chaque matin, par des joueurs de cornemuse, et précédés par eux, en se rendant à la salle à manger.

Ce milliardaire était un rêveur. Il se faisait jouer, avant de déjeuner, chaque matin, sur un orgue, la musique qu'il aimait...

Cette colossale fortune, incessamment accrue, ne le grisa jamais ; et voilà peut-être ce qu'il y eut de beau dans son génie.

Cela laissera rêveurs nos Bourdins ! S'ils pouvaient faire leur profit de l'apologie du Carnegie philantrope dont parle *Excelsior* :

Il est matériellement impossible d'énumérer ici les innombrables créations et dotations que lui doit le monde entier. Il ne se passait point d'année qu'une invention nouvelle, un problème social, une grande infortune ne tentât la générosité de ce noble esprit sans cesse penché sur la carte du monde pour y chercher le bien qui s'y pouvait, qui s'y devait faire.

Ce qui avait le plus manqué à Carnegie dans sa jeunesse, c'étaient les livres. Sa première fondation fut une bibliothèque. Il devait en fonder cinq mille, toutes construites sur le même modèle, en forme de temple surmonté d'un dôme. Mais, une fois la bibliothèque construite, garnie, complète enfin, il appartenait à la ville où elle se trouvait édifiée d'en assurer l'entretien.

On lui doit également la fondation de riches galeries d'art, de muséums d'histoire naturelle, de laboratoires de chimie et autres établissements scientifiques. Par ses soins encore furent construites de très nombreuses écoles.

Mais l'utile ne lui faisait pas oublier l'agréable. Il savait par expérience combien l'homme, après une journée de dur labeur dans les usines, éprouve le besoin de se distraire. Il multiplia donc à travers les Etats-Unis les salles de concert, d'immenses amphithéâtres qu'on appelle « Carnegie Halls » et qui peuvent contenir de quatre à dix mille personnes, selon l'importance des villes qui en sont dotées. Il s'inspira du même sentiment dans la fondation de ses galeries de peinture, reconnaissant ainsi, l'un des premiers, le droit de tous à la beauté.

Mais je suis bien tranquille. Nos modernes mercantis consentiraient au besoin à assommer un journaliste ou à commanditer une actrice, mais là se bornerait leur philantropie !

Banque Ottomane	572 ..
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— 1871 quarts, remb. 400 f.	91 75
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— 1892 2 %, remb. 400 f.	253 50
— 1894-96, 2 1/2 %, remb. 400 f.	38[illegible]
— 1898 2 %, remb. 500 f.	30[illegible]
— 1899 (Métro), 2 %, remb. 500 f.	28[illegible]
— 1904 (Métro), 2 1/2 %, remb 500 f.	3[illegible]
— 1905 2 1/2 %, remb. 400 f.	[illegible]
— 1910 (Métro) 2 3/4, 400 f., r. 420 f.	27 50
— 1910 3 %, remb. 400 f.	[illegible]
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Groenyi ord	
Algérienne Produits chimiques	140 ..
Union Espagnole Engrais	393 ..
Câbles Télégraphiques parts 1re série	
— — parts 2e série	58 ..

Exc[illegible] ... Fontainebleau ... le servi[illegible]
... mins de fer ...

Il ... aux personnes qui
à l'O[illegible] ... dans le but d'utiliser
d'exc[illegible] ... ur autos pour la visite de ...
de s[illegible] ... départ de Paris des billets d'excu[illegible]
sions [illegible] ... et de louer leur place à l'avan[illegible]
Ces billet[illegible] ... livrés dans la salle des Pas-Perd[illegible]
de la gar[illegible] ... Paris-Lyon, côté départ, au g[illegible]
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